



1/47

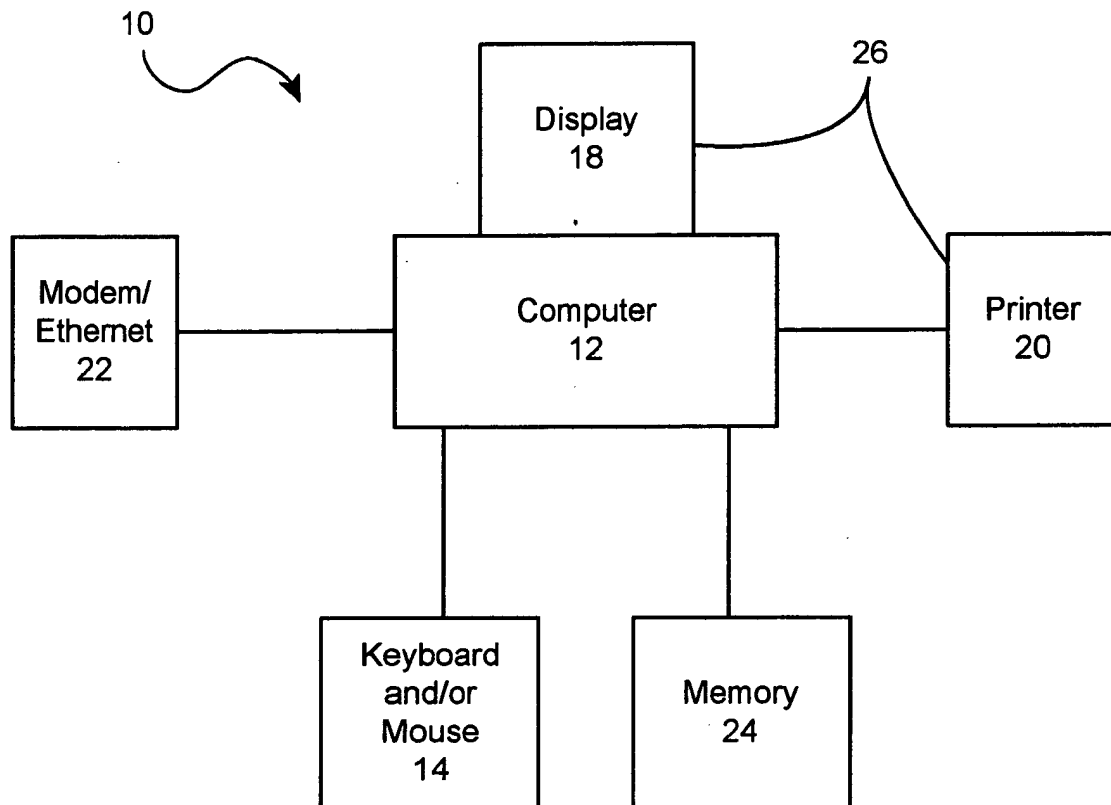


Fig. 1

2/47

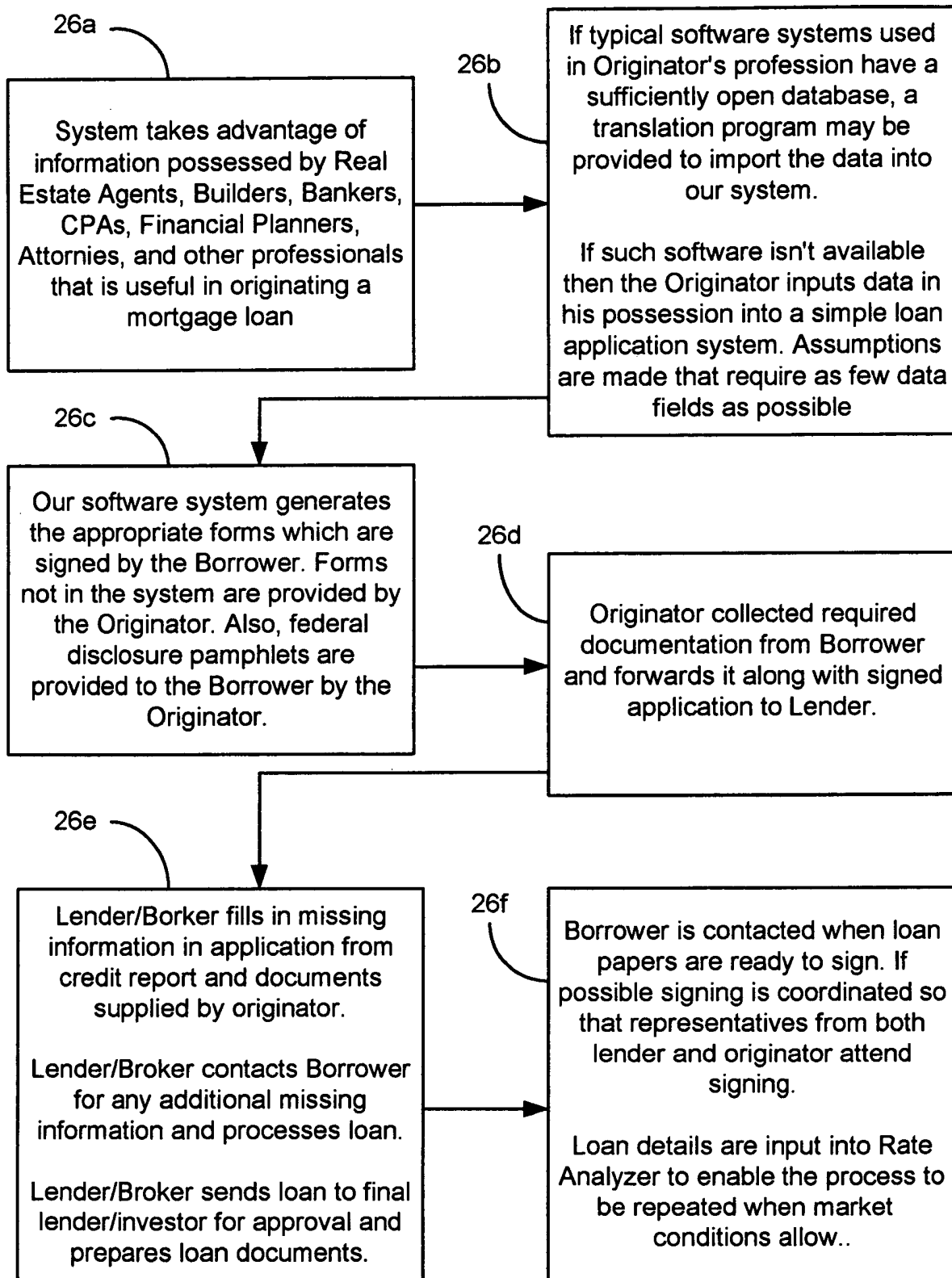


Fig. 2



3/47

100

ORINATION SYSTEMS AND PROCEDURES

Broker/Lender must begin by selecting the appropriate type of Originator from the list below:

102

ORIGINATOR "RE"
Real Estate Brokers/Agents

Go To Page 2

122

104

ORIGINATOR "B"
Home Builders, FSBOs, etc.

Go To Page 6

124

106

ORIGINATOR "FP"
CPAs, Financial Planners, Broker/Dealers, Stock
Brokers, Insurance Brokers/Agents, Attorneys or
other financial professionals. Collectively
ORIGINATOR is a financial professional.

Go To Page 14

126

108

ORIGINATOR "FI"
Financial Institutions such as Banks, Savings and
Loans, Thrifts, Credit Unions, etc.

Go To Page 18

128

110

ORIGINATOR "R"
Relocation Company

Go To Page 22

130

112

ORIGINATOR "C"
Consumer is Originator

Go To Page 26

132

Fig. 3 (page 1 of 35)

STEP #2 - LICENSING - FOR ORIGINATOR "RE"

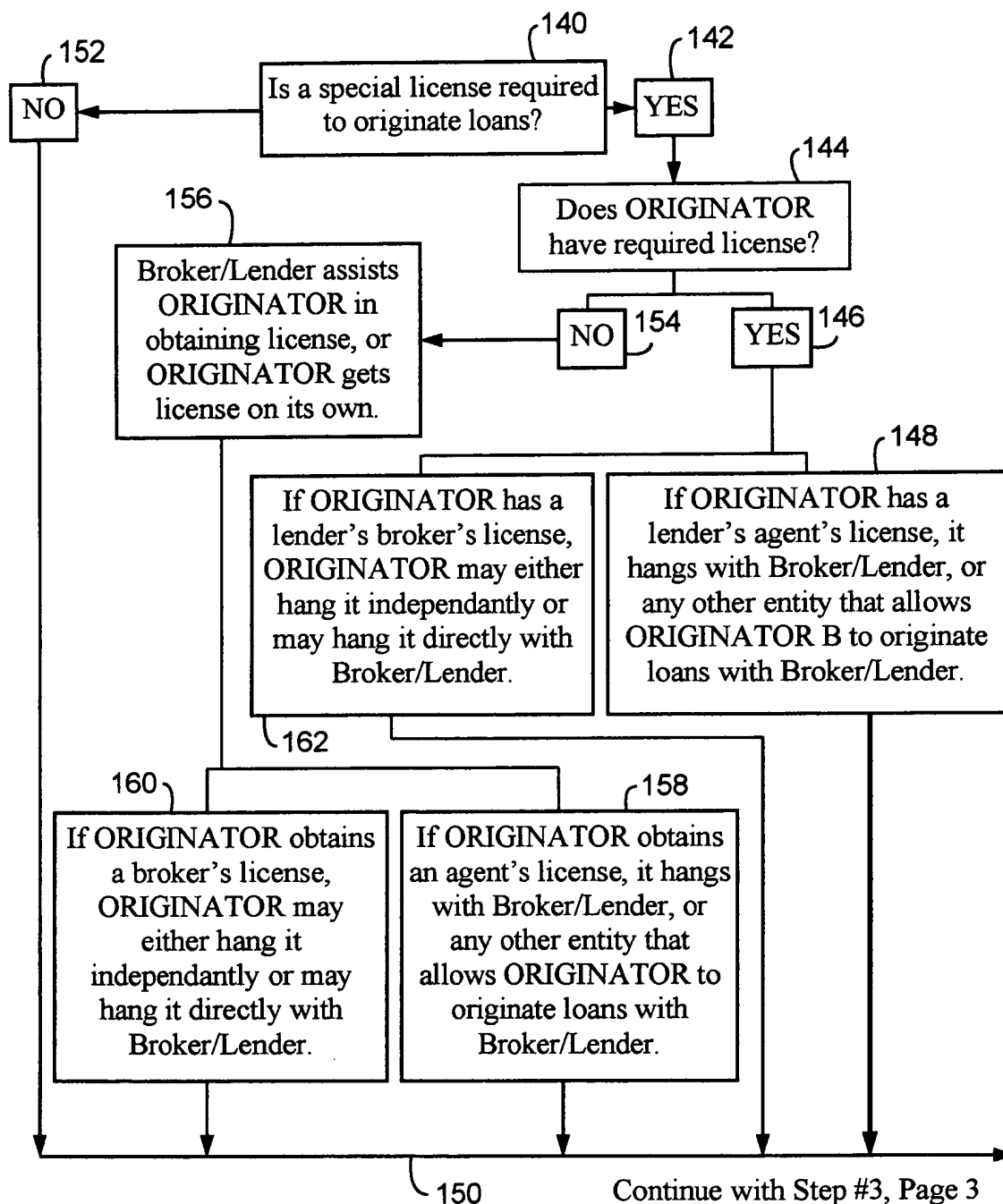


Fig. 3 (page 2 of 35)



5/47

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "RE" 170

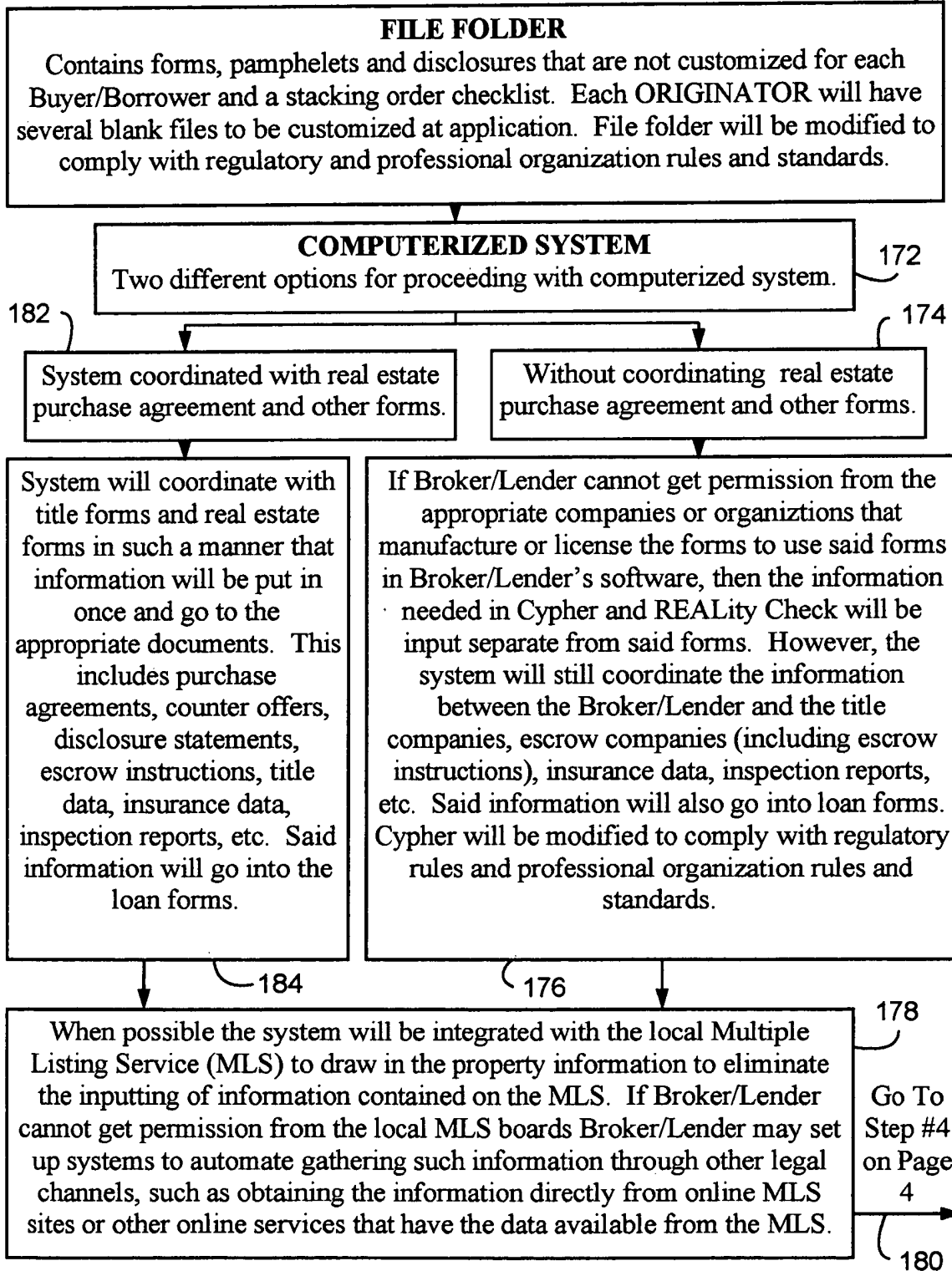


Fig. 3 (page 3 of 35)



6/47

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "RE"

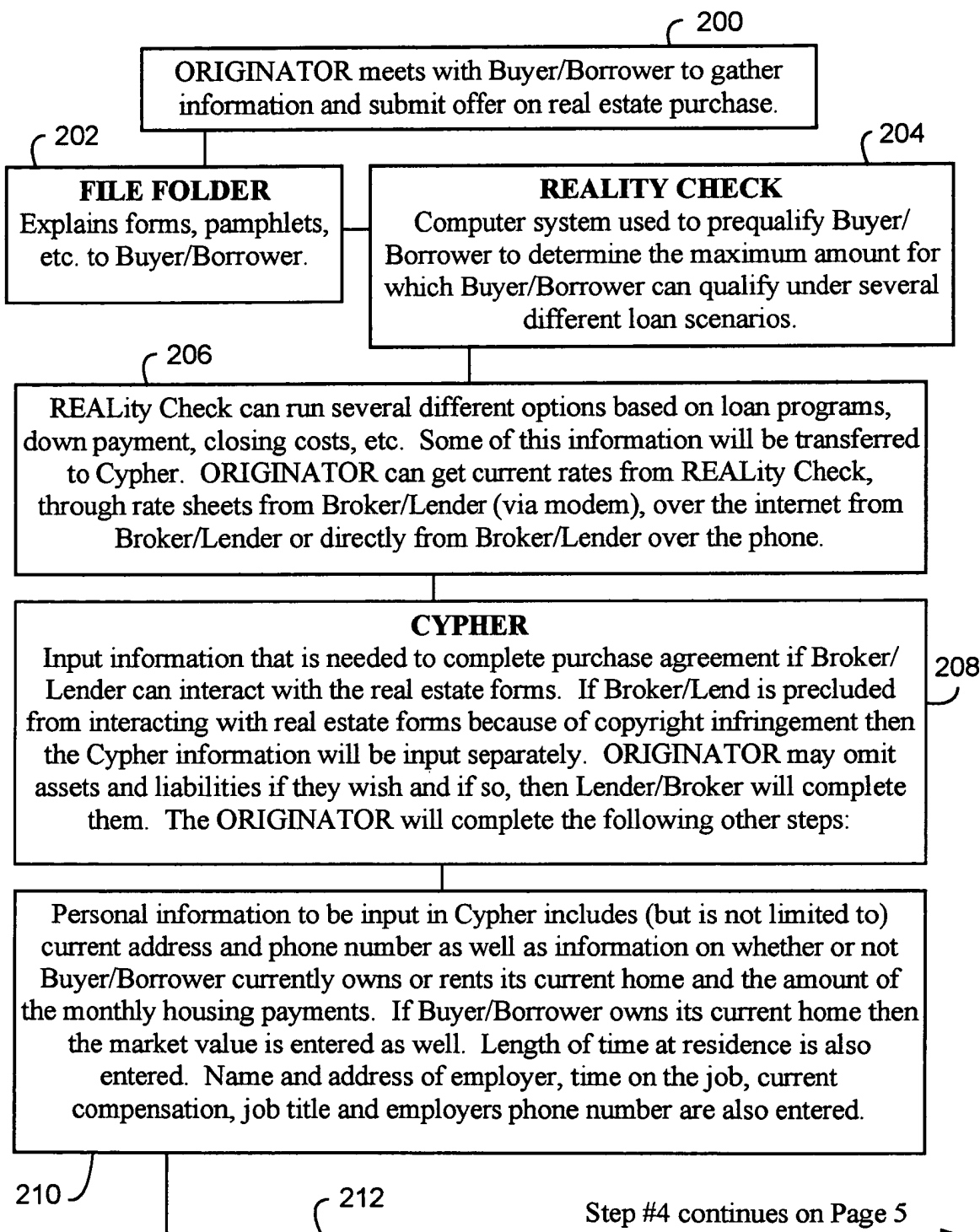


Fig. 3 (page 4 of 35)



7/47

STEP #4 (CONT) - INFORMATION AND INTERVIEW
FOR ORIGINATOR "RE"

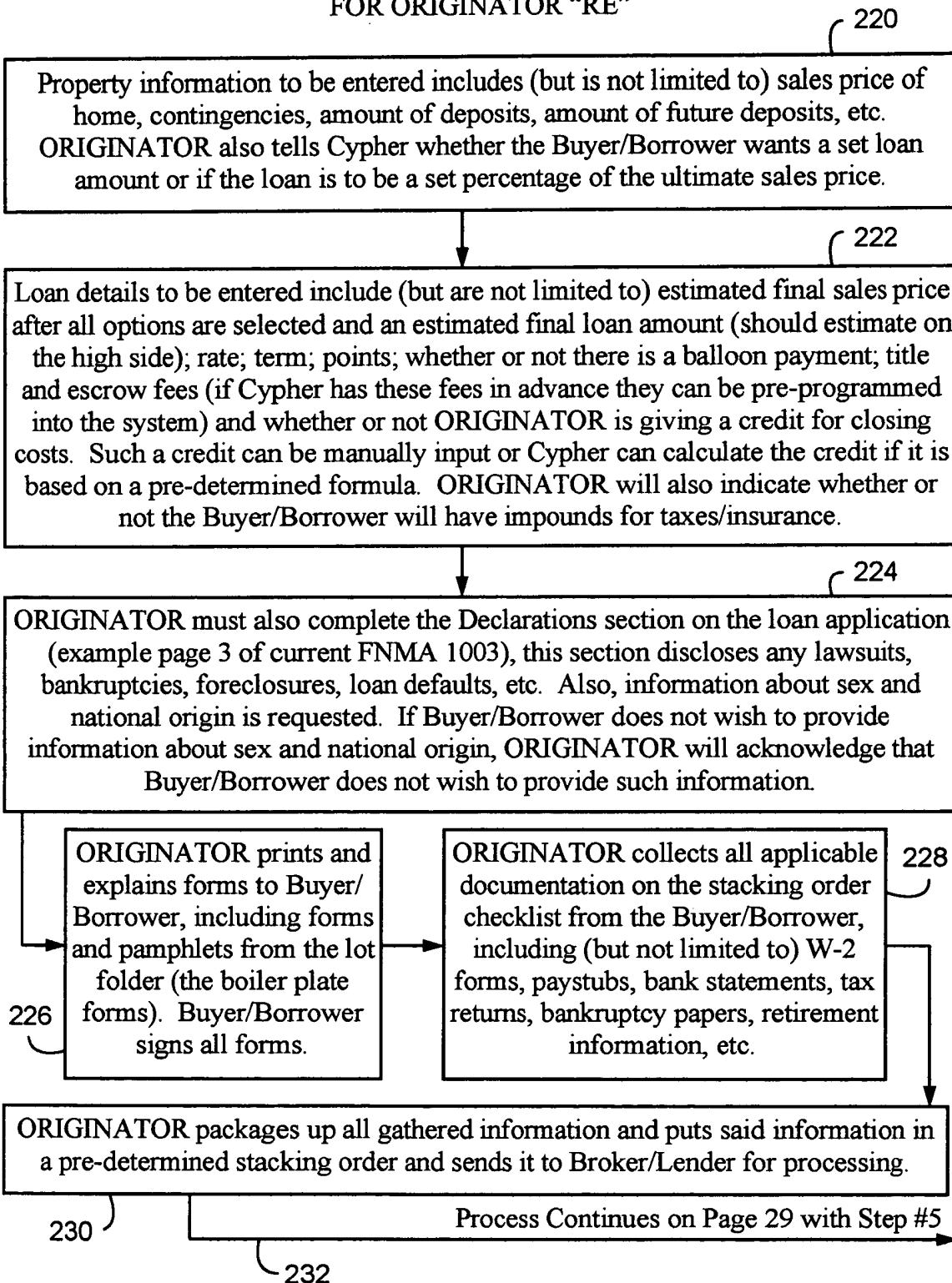


Fig. 3 (page 5 of 35)

8/47

STEP #2 - LICENSING - FOR ORIGINATOR "B"

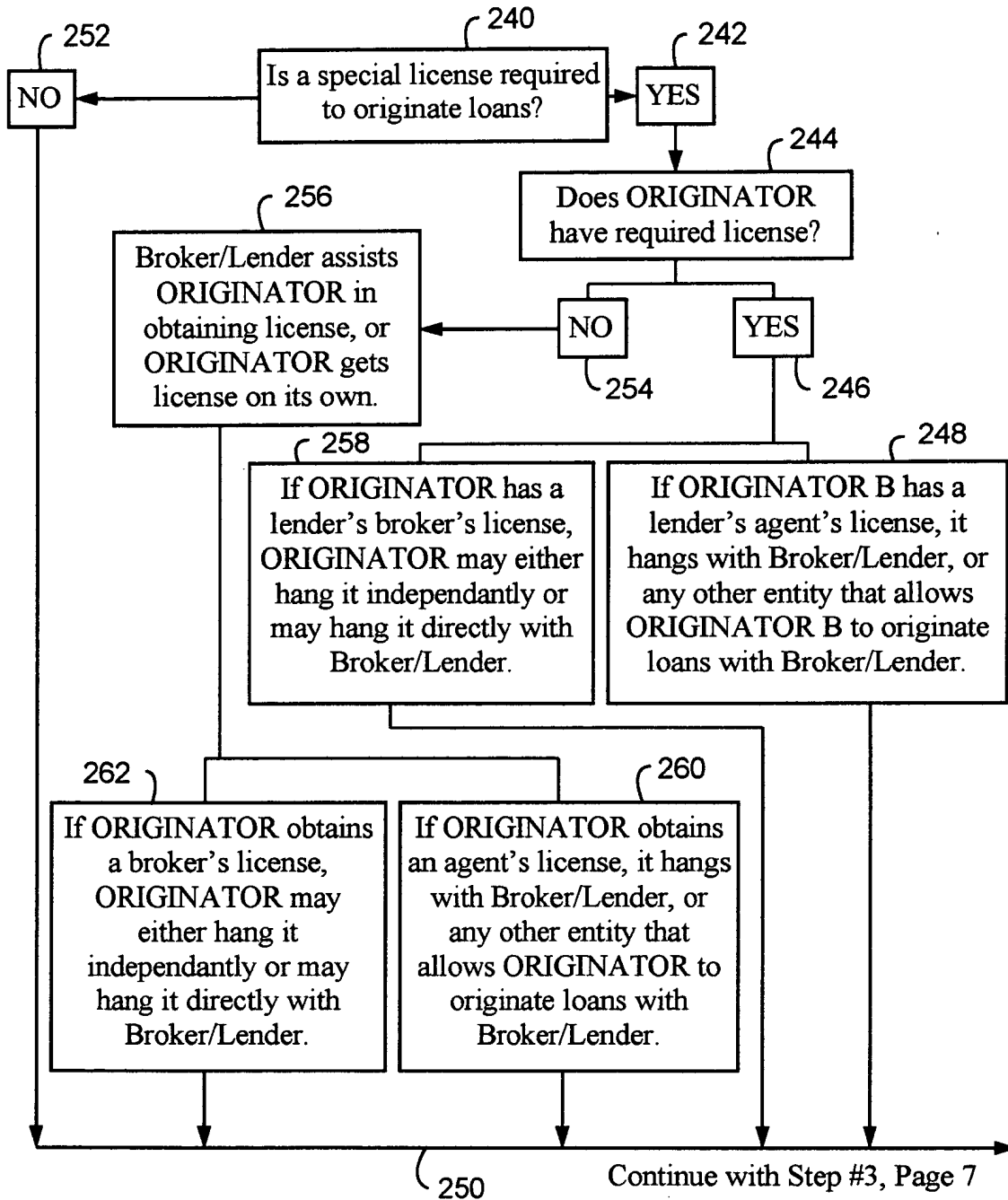
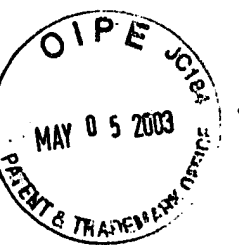


Fig. 3 (page 6 of 35)



9/47

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "B"

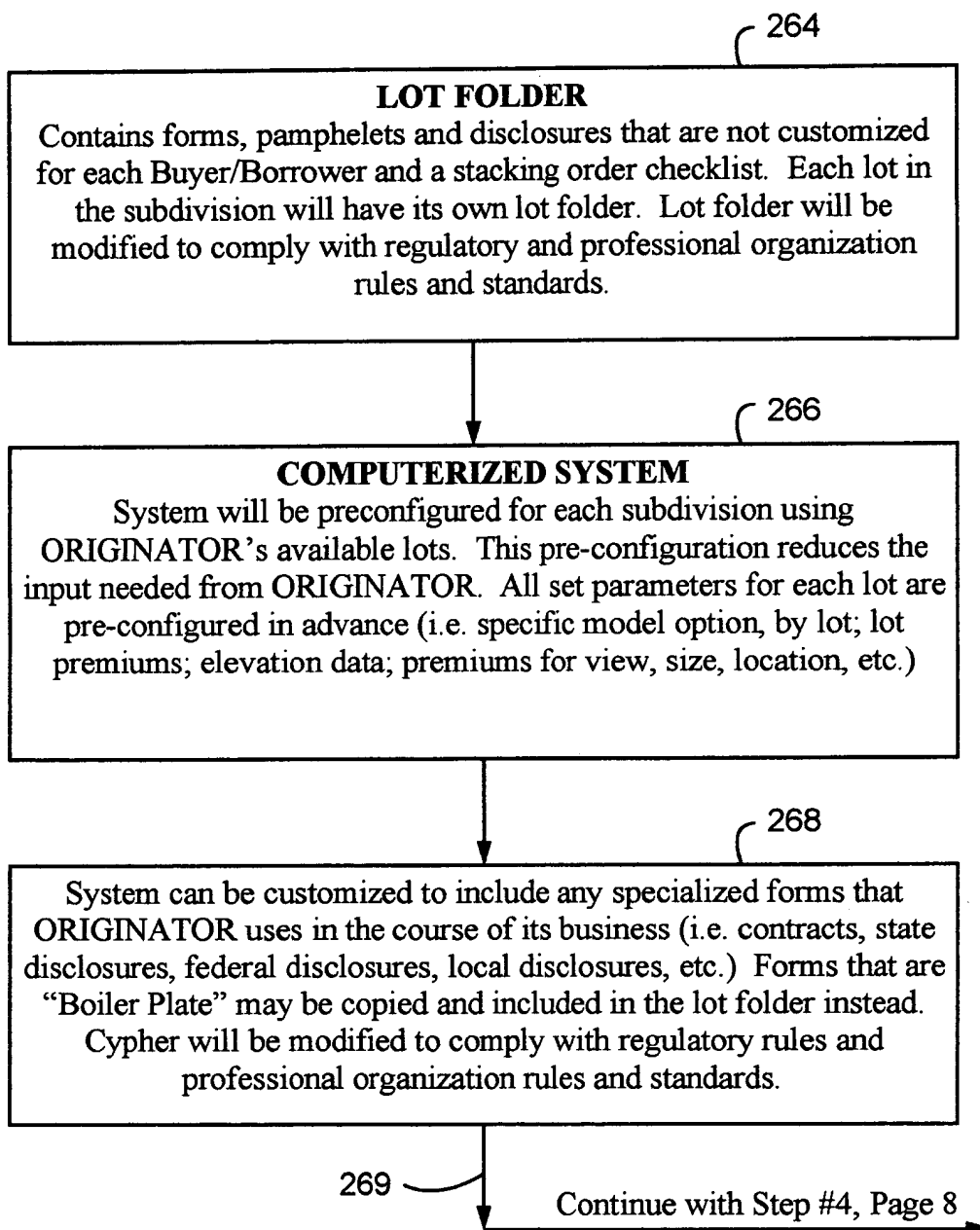
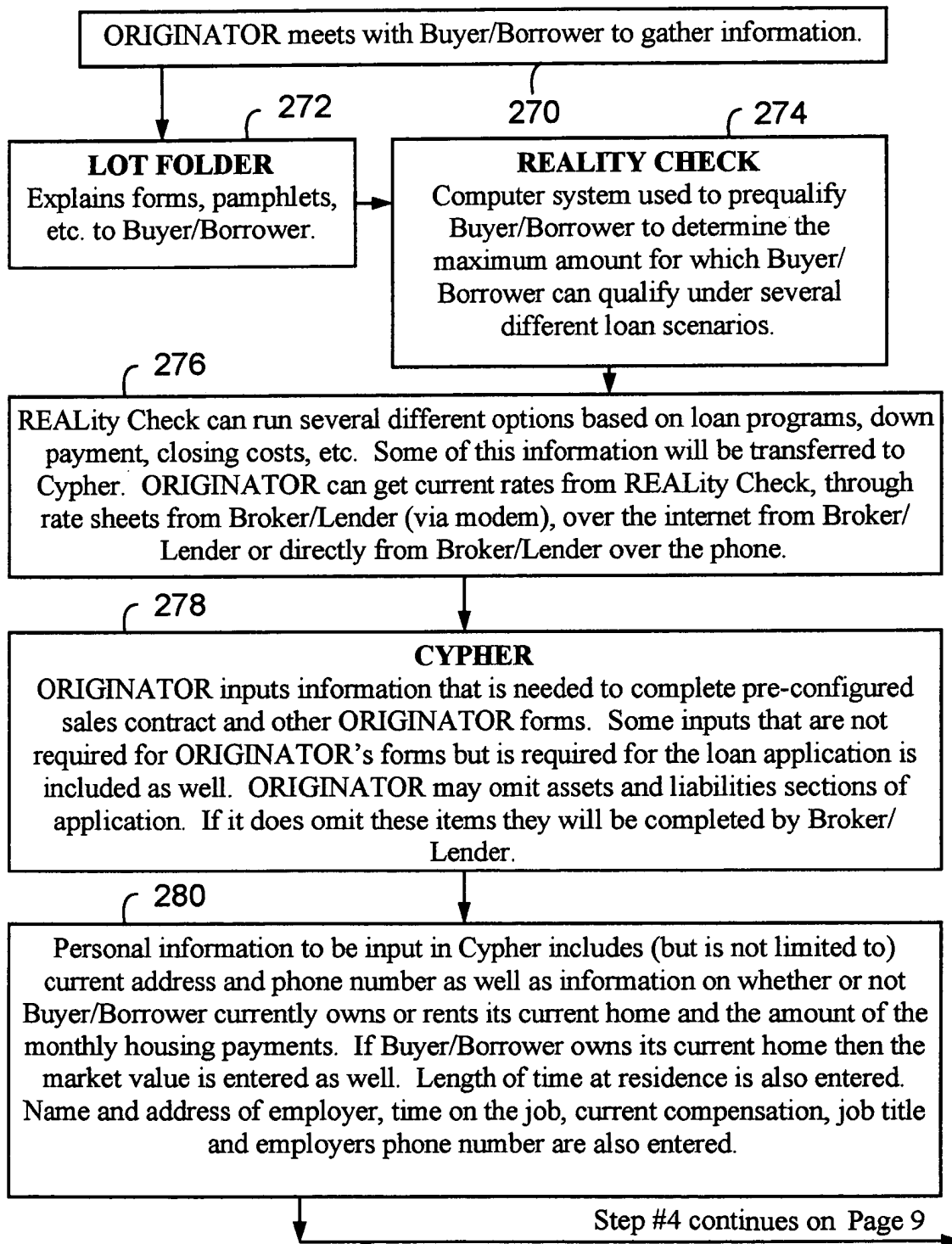


Fig. 3 (page 7 of 35)

10/47

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "B"



282

Fig. 3 (page 8 of 35)



11/47

STEP #4 (CONT) - INFORMATION AND INTERVIEW
FOR ORIGINATOR "B"

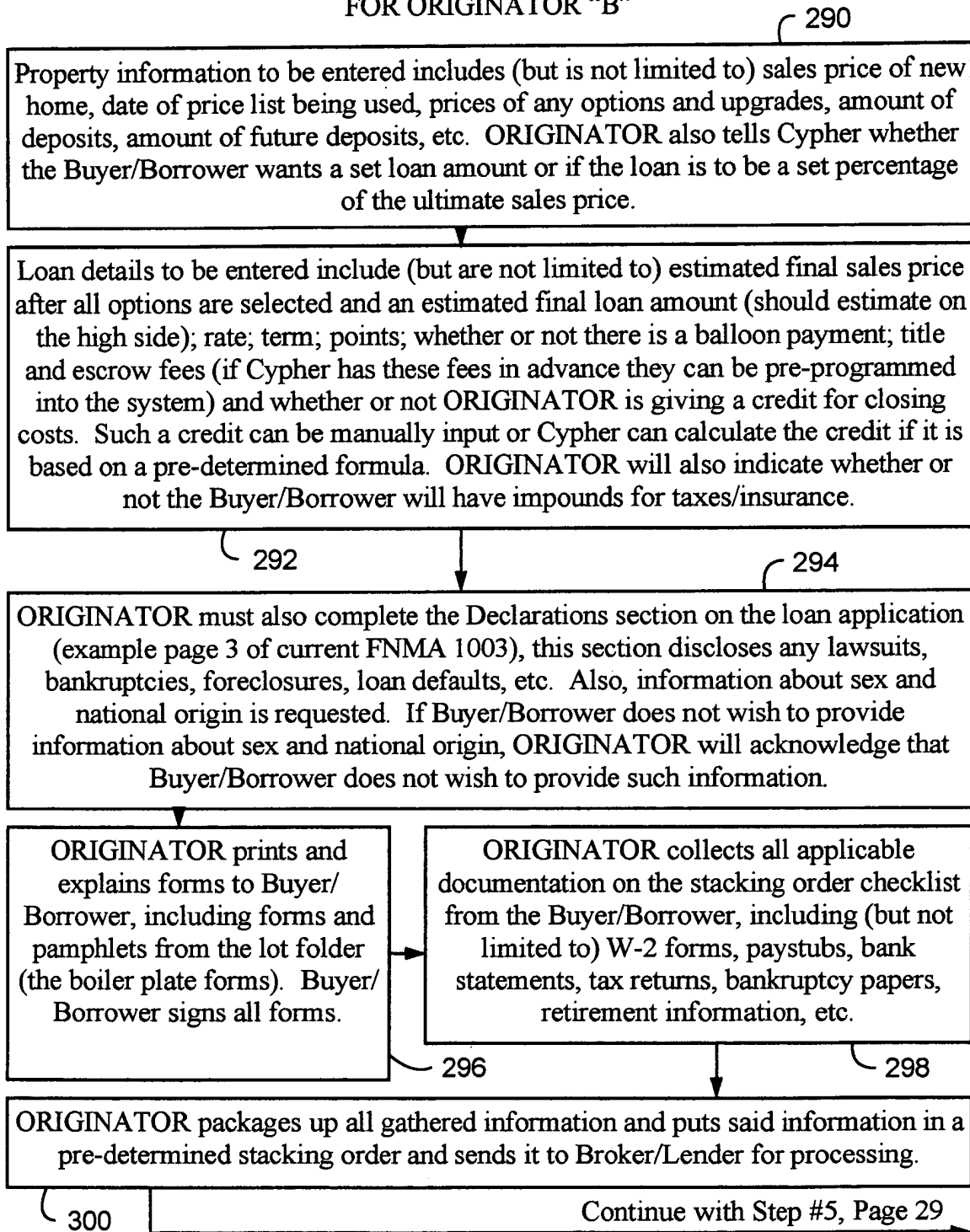


Fig. 3 (page 9 of 35)

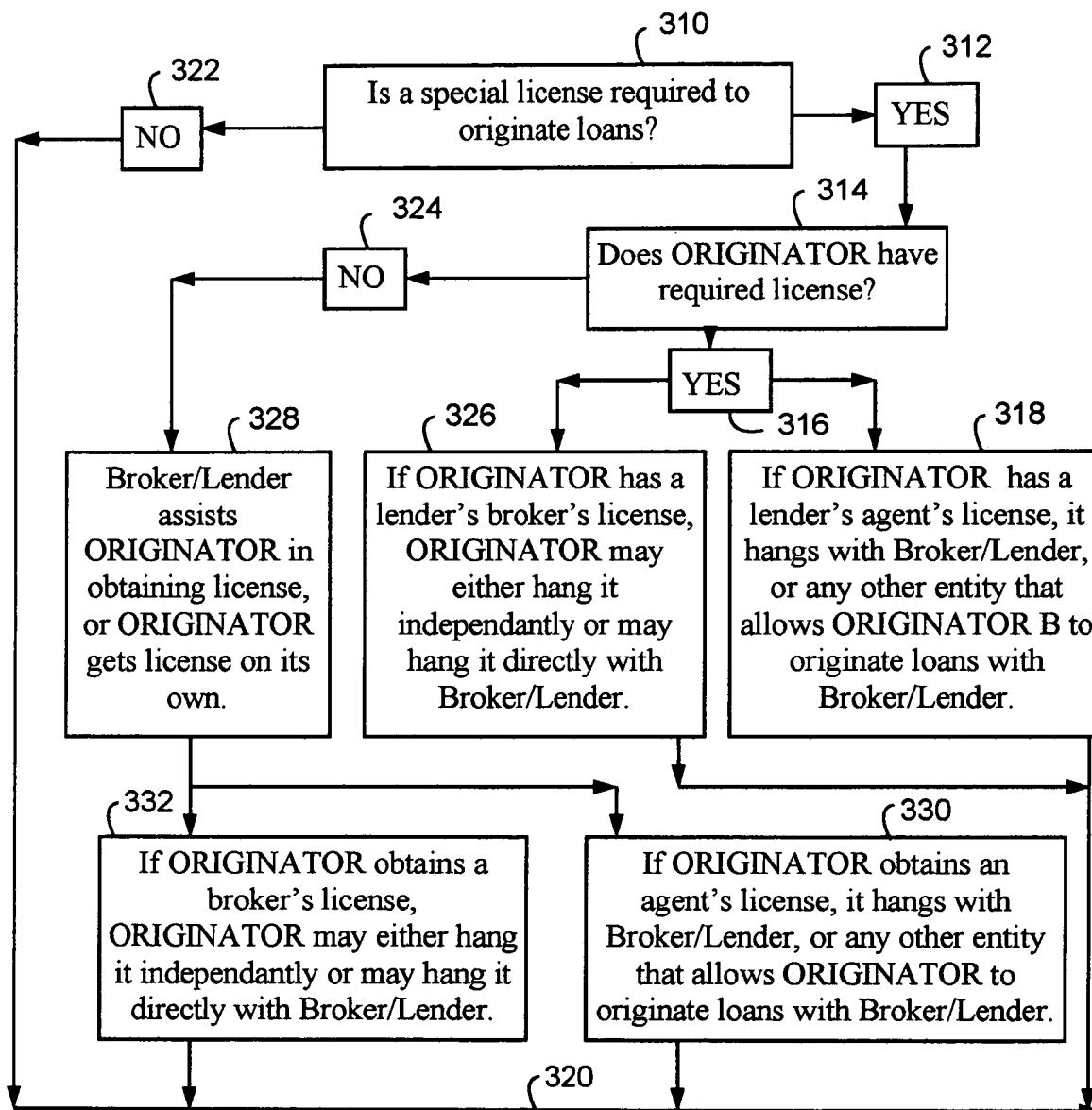


12/47

STEP #2 - LICENSING FOR "FP"

ORIGINATOR "FP"

CPAs, Financial Planners, Broker/Dealers, Stock Brokers, Insurance Brokers/ Agents, Attorneys or other financial professionals. Collectively ORIGINATOR is a financial professional.



Continue with Step #3, Page 15

Fig. 3 (page 14 of 35)



13/47

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "FP"

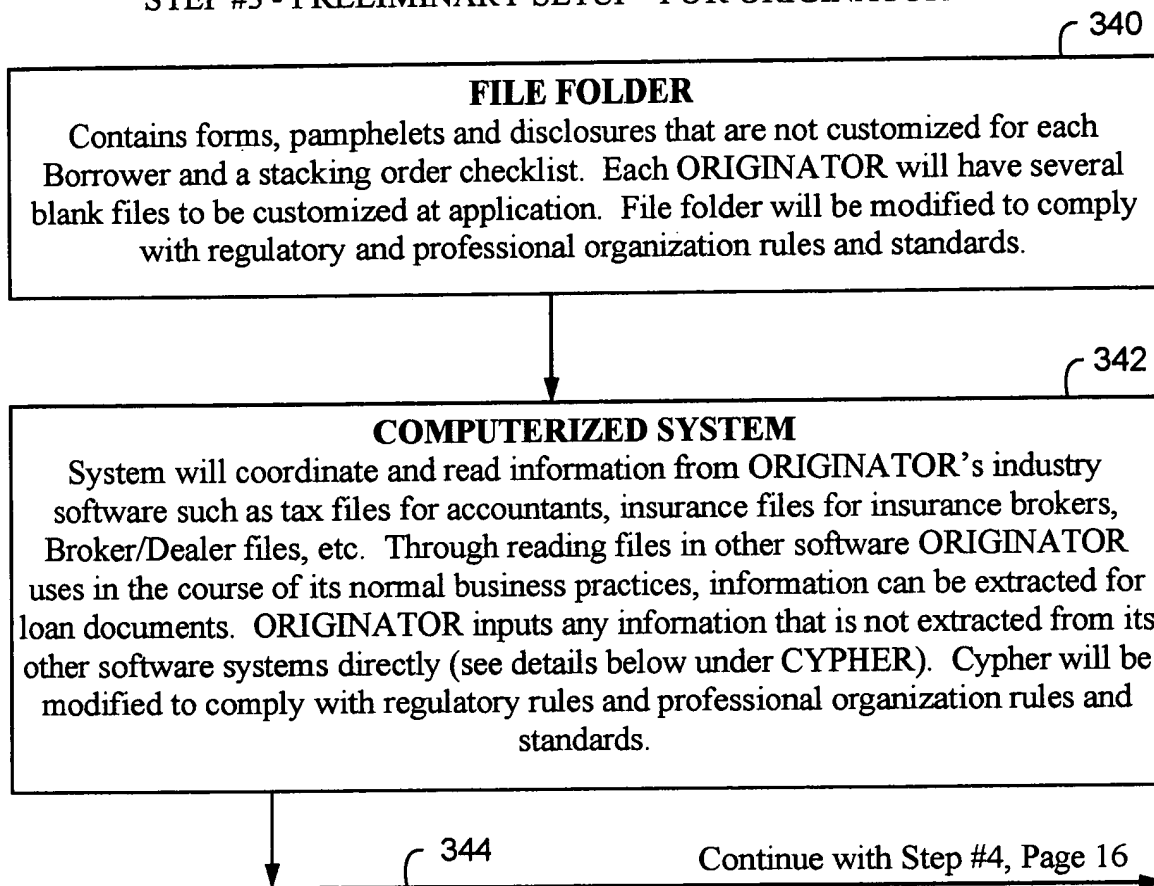


Fig. 3 (page 15 of 35)

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "FP"

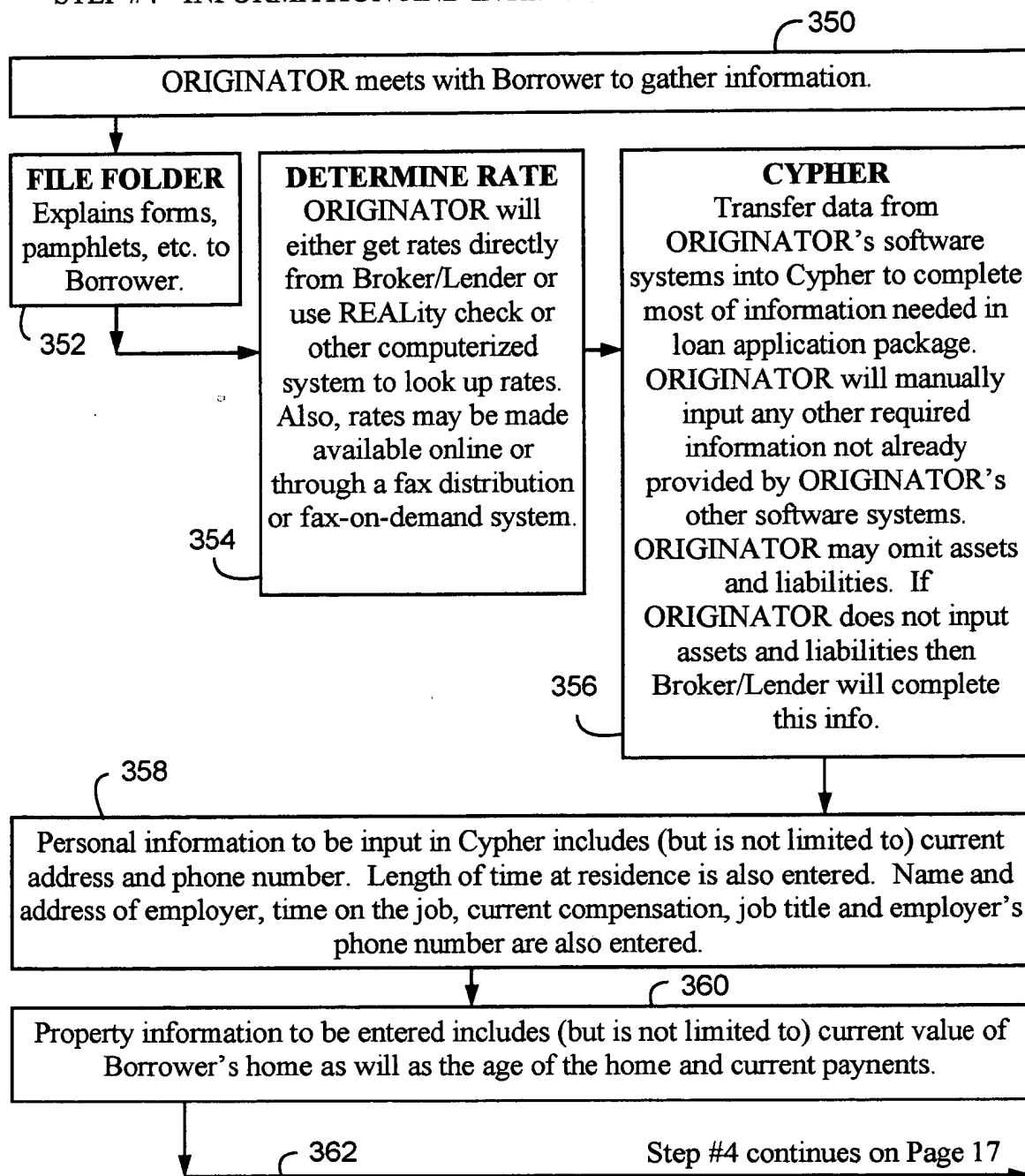


Fig. 3 (page 16 of 35)



15/47

STEP #4 - (CONT) - ORIGINATOR "FP"

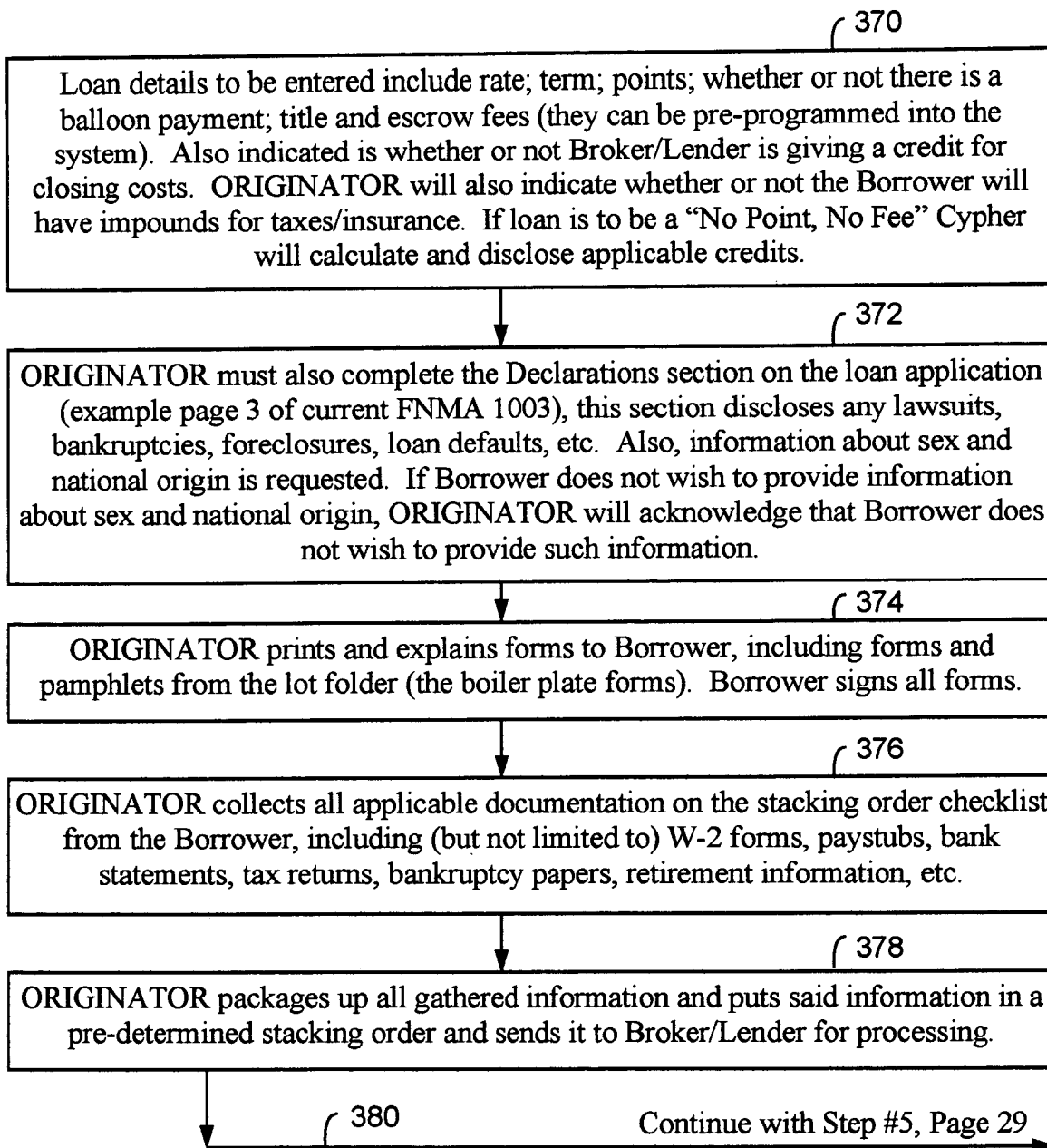


Fig. 3 (page 17 of 35)



STEP #2 - LICENSING - FOR ORIGINATOR "FI"

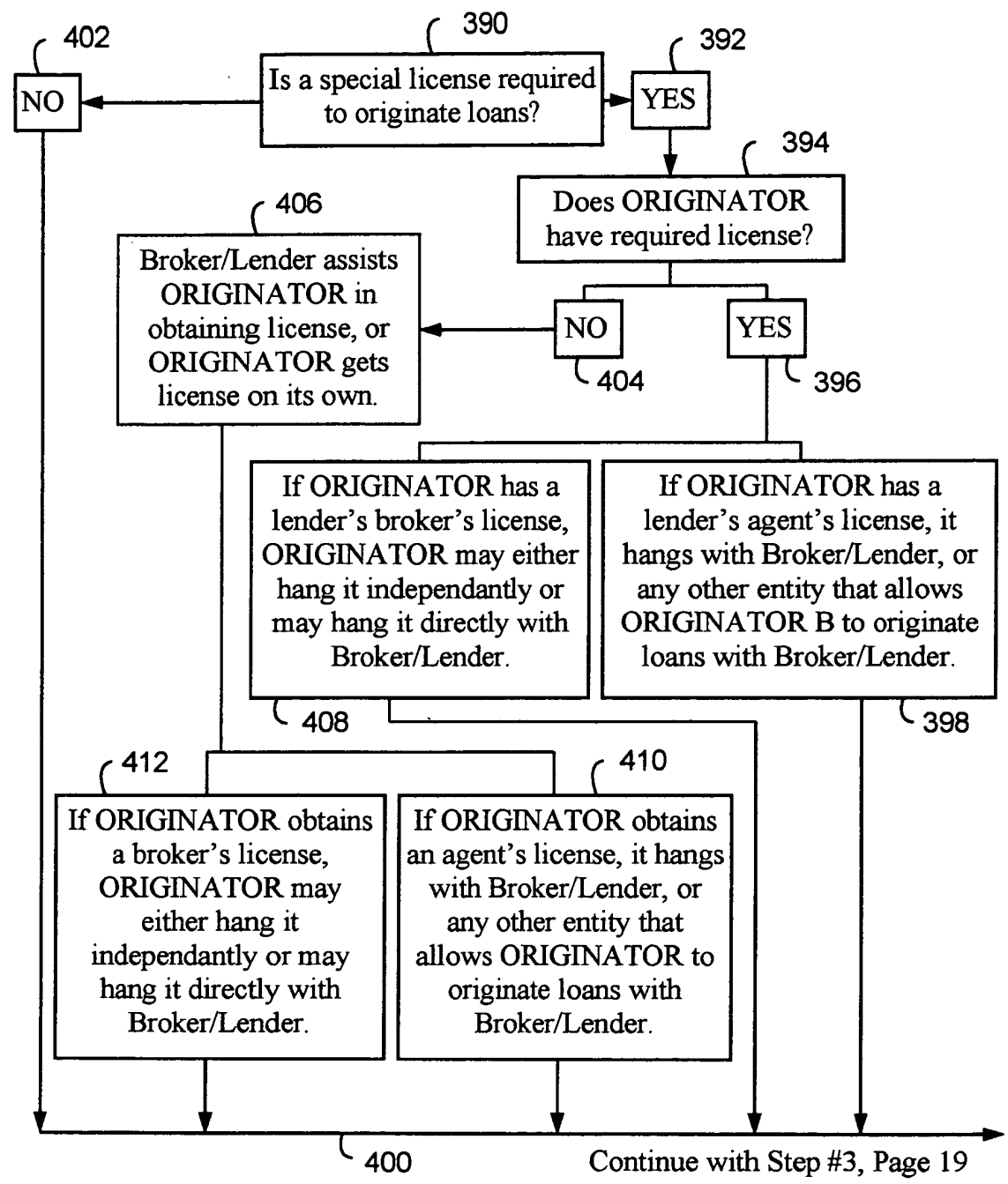
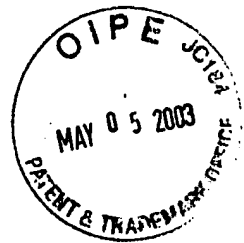


Fig. 3 (page 18 of 35)



17/47

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "FI"

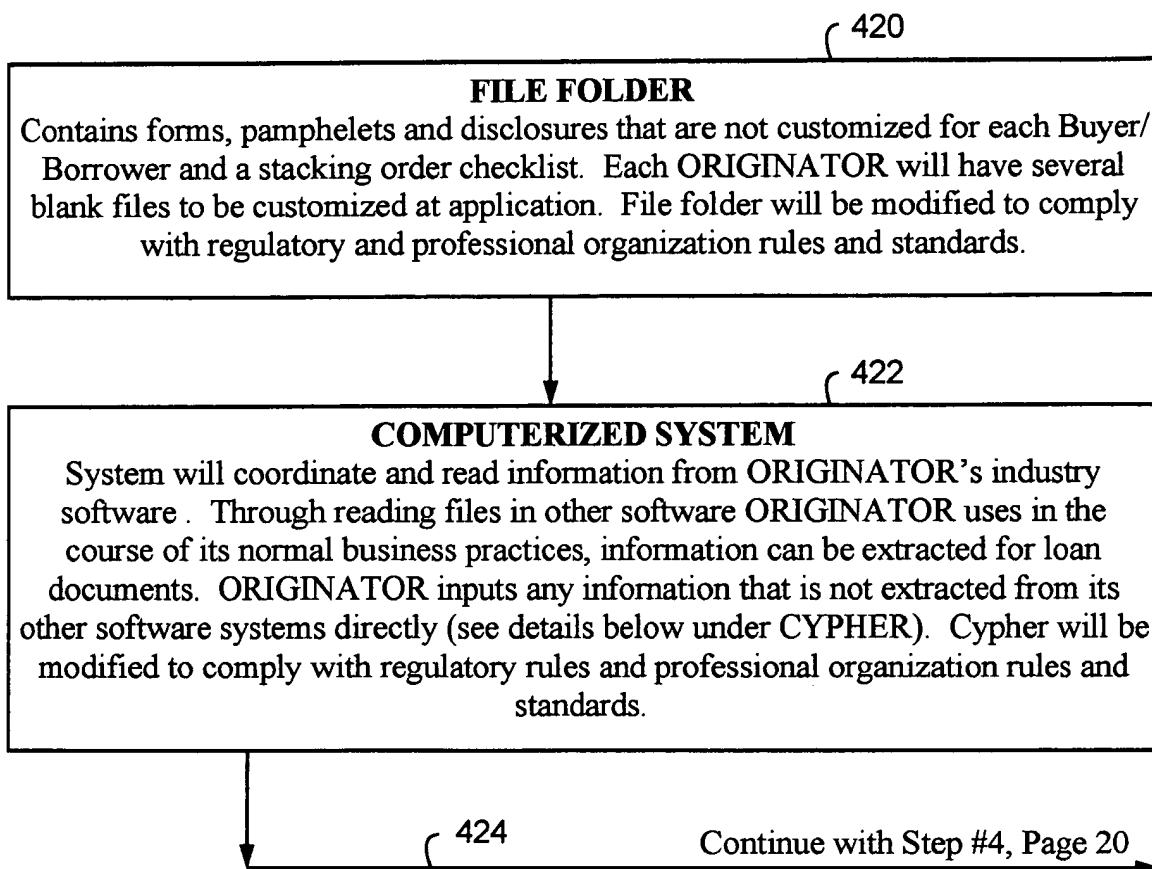


Fig. 3 (page 19 of 35)

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "FI"

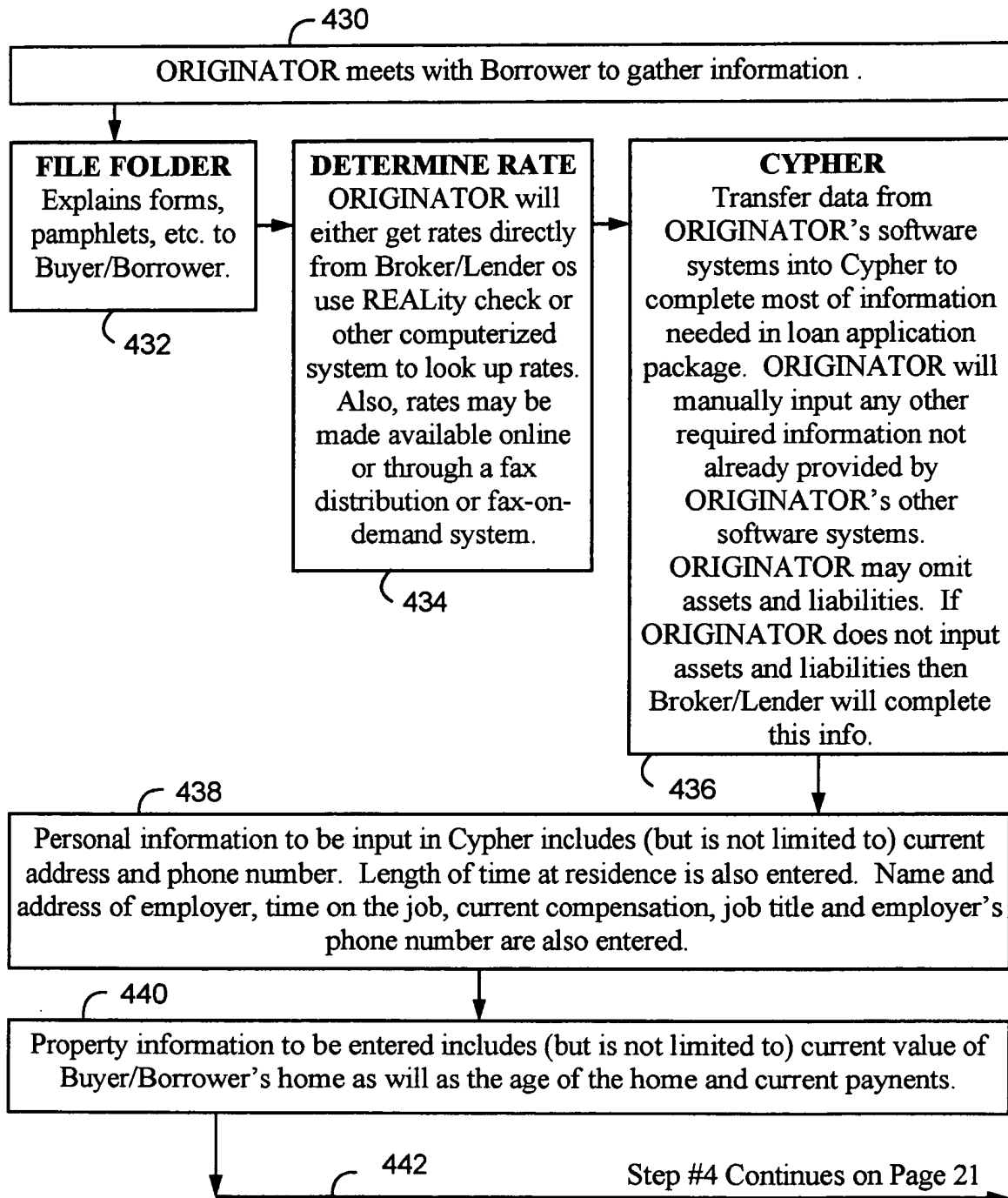


Fig. 3 (page 20 of 35)



19/47

STEP #4 - (CONT) - FOR ORIGINATOR "FI"

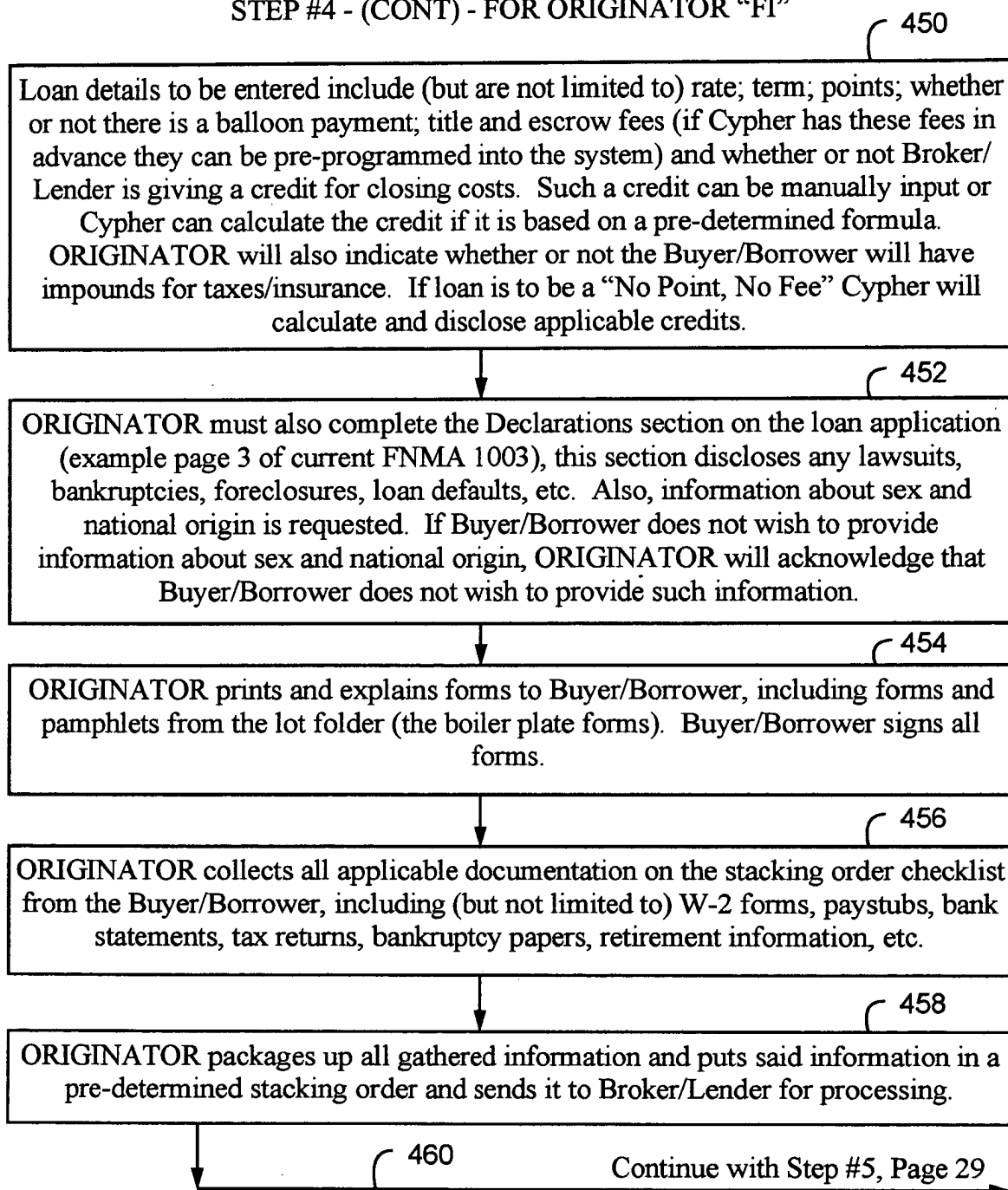


Fig. 3 (page 21 of 35)

20/47

STEP #2 - LICENSING - FOR ORIGINATOR "R"

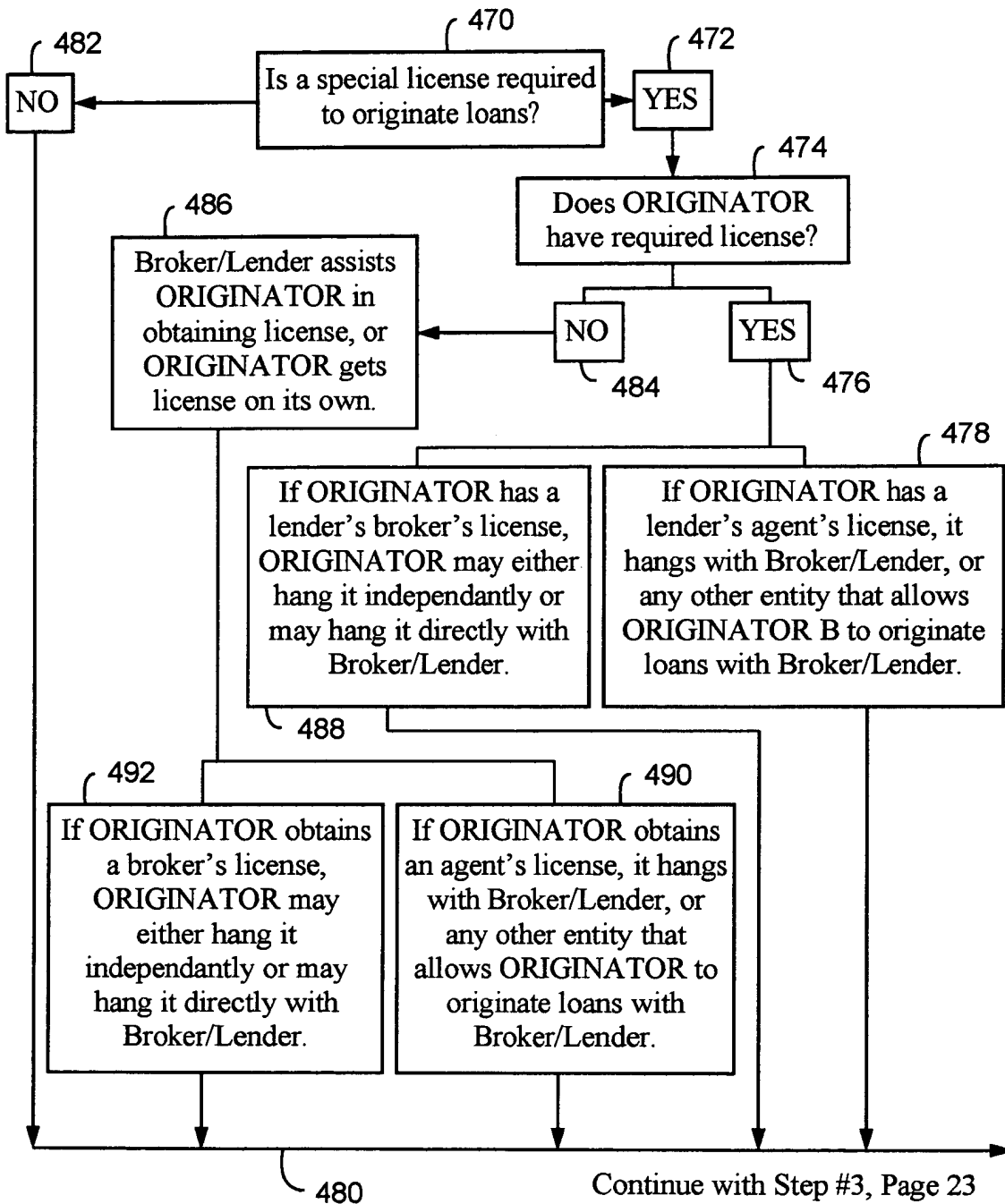


Fig. 3 (page 22 of 35)

21/47

STEP #3 - PRELIMINARY SETUP - FOR ORIGINATOR "R"

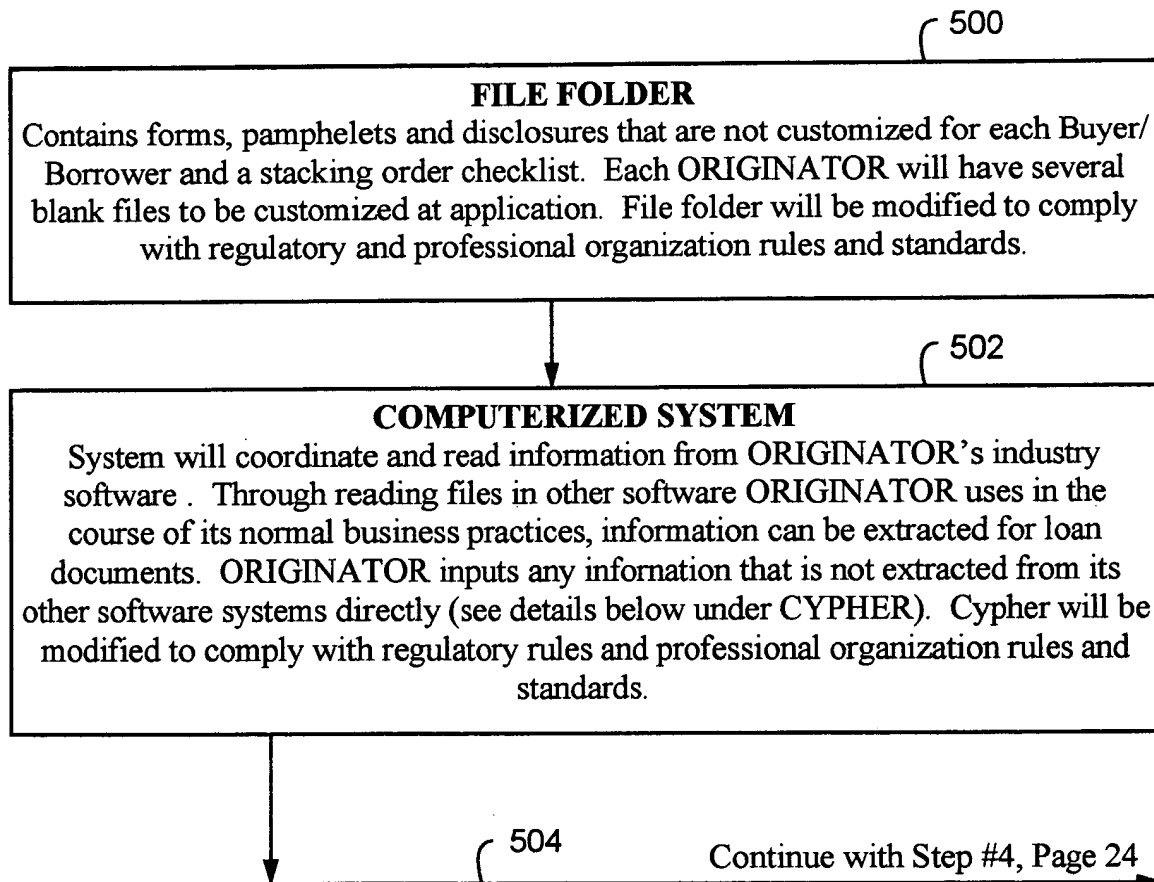


Fig. 3 (page 23 of 35)

22/47

STEP #4 - INFORMATION AND INTERVIEW - FOR ORIGINATOR "R"

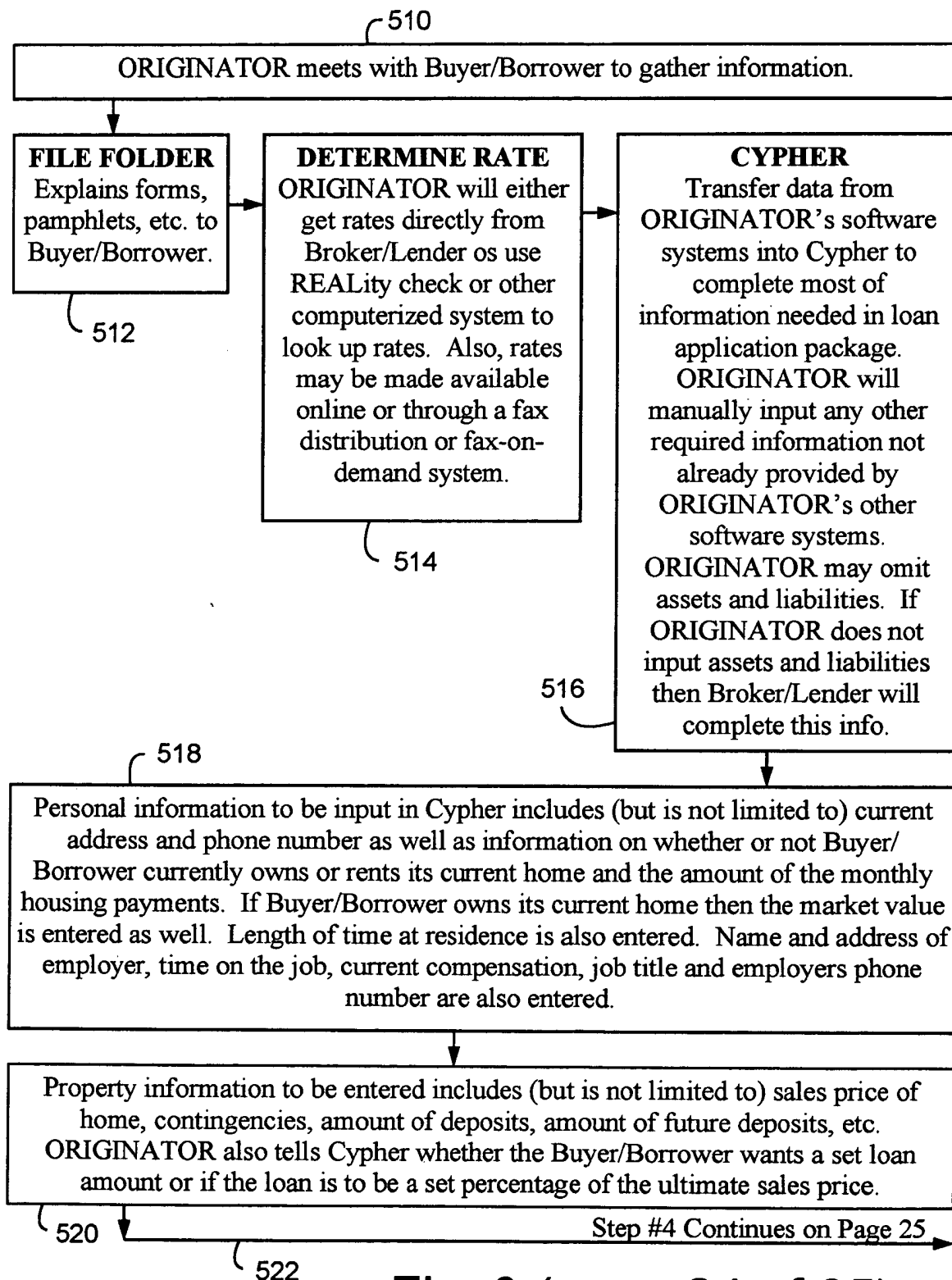


Fig. 3 (page 24 of 35)



23/47

STEP #4 - (CONT) - FOR ORIGINATOR "R"

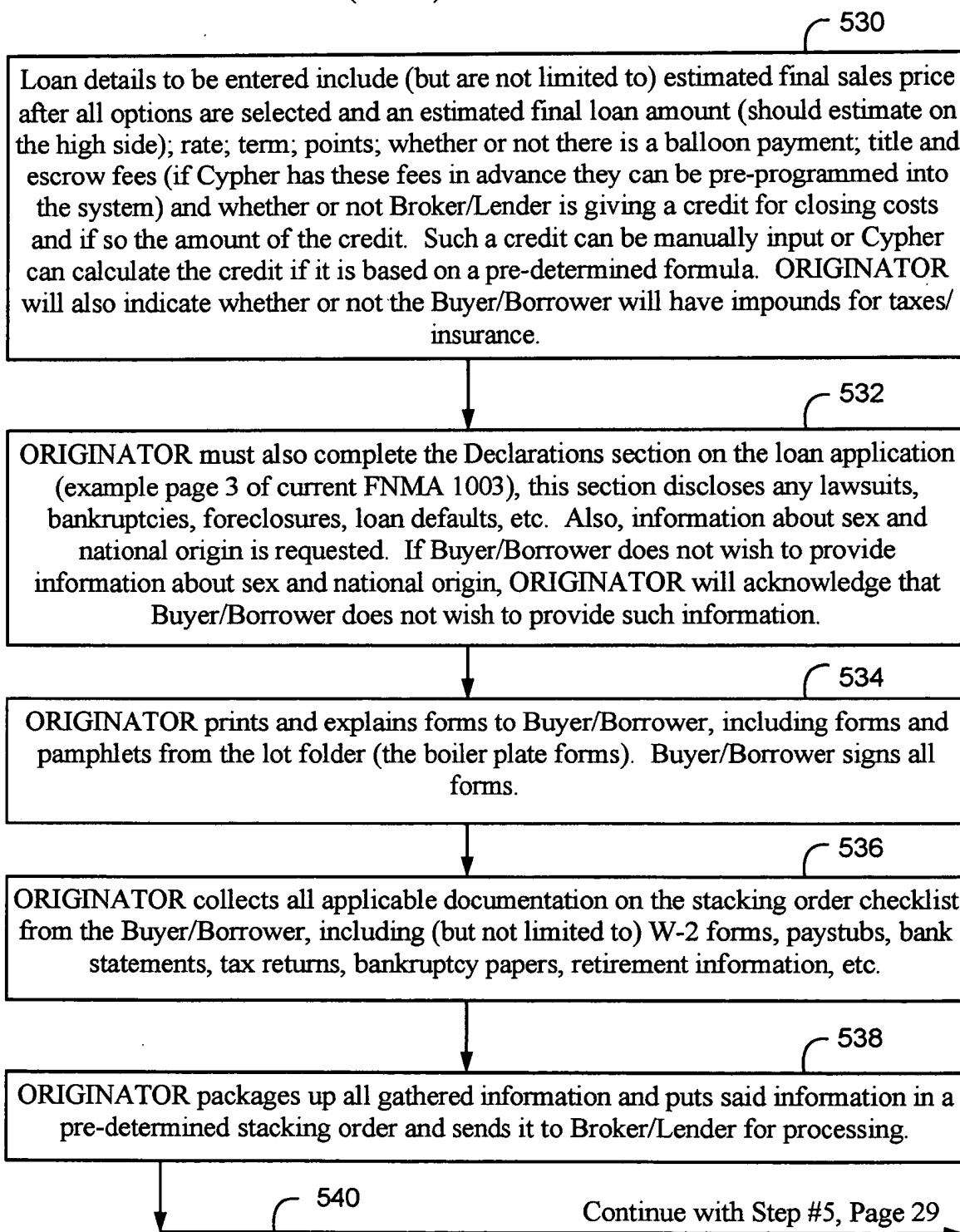


Fig. 3 (page 25 of 35)



24/47

STEP #2 and STEP #3 - LICENSING and SETUP - FOR ORIGINATOR "C"

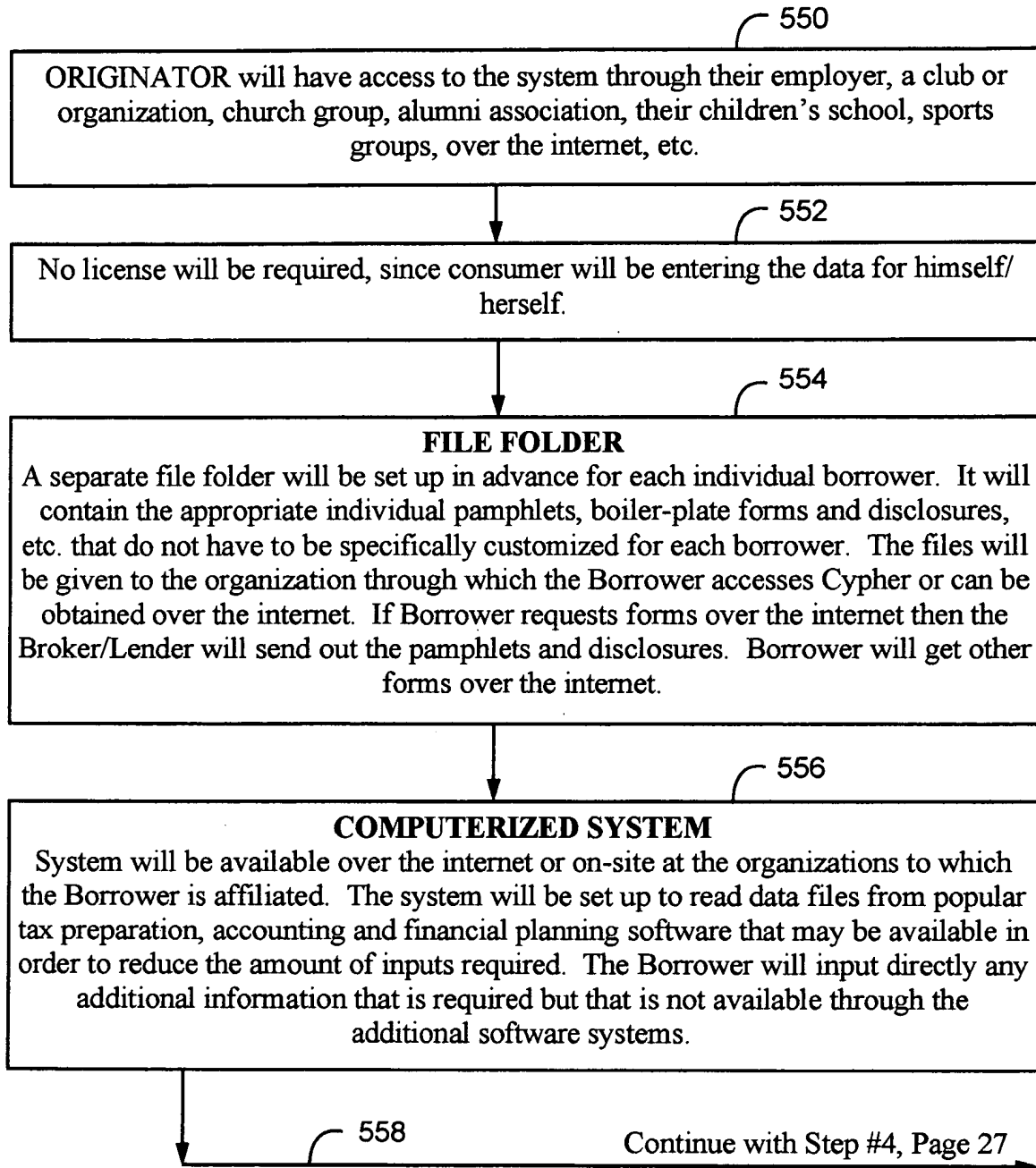


Fig. 3 (page 26 of 35)



25/47

STEP #4 - INFORMATION GATHERING - FOR ORIGINATOR "C"

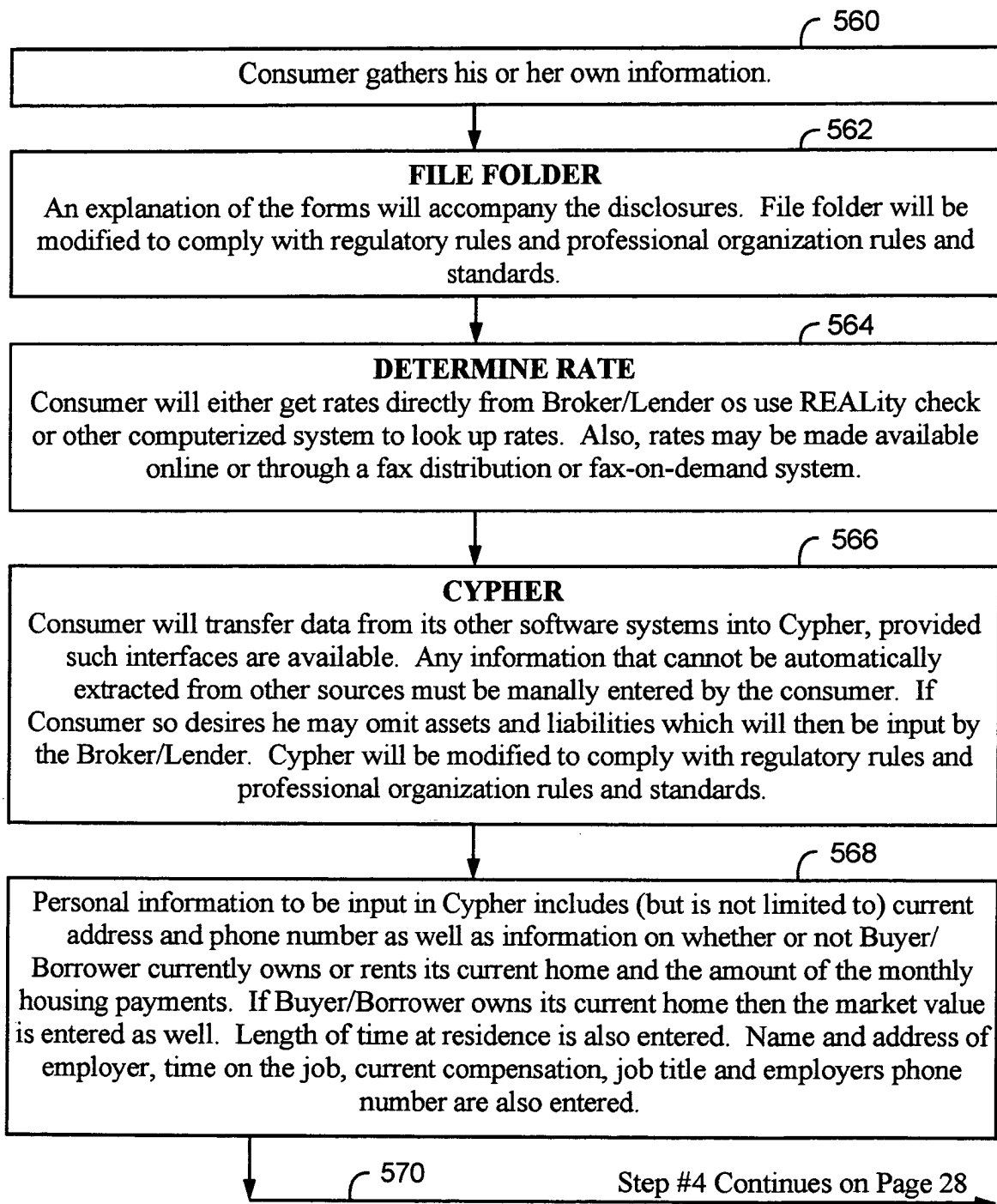


Fig. 3 (page 27 of 35)



26/47

STEP #4 - (CONT) - FOR ORIGINATOR "C"

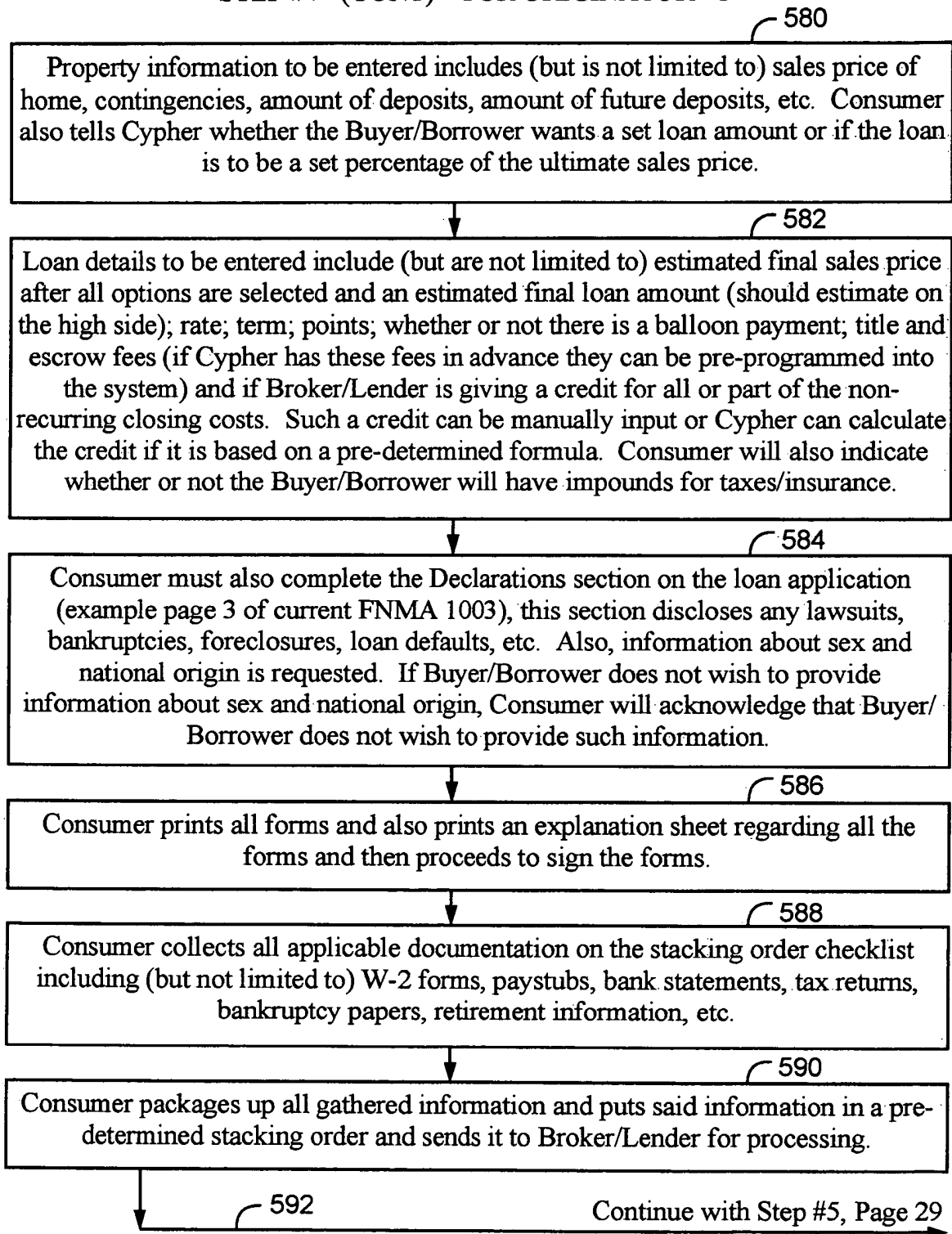


Fig. 3 (page 28 of 35)



STEP #5 - PACKAGE RECEIVED BY BROKER/LENDER

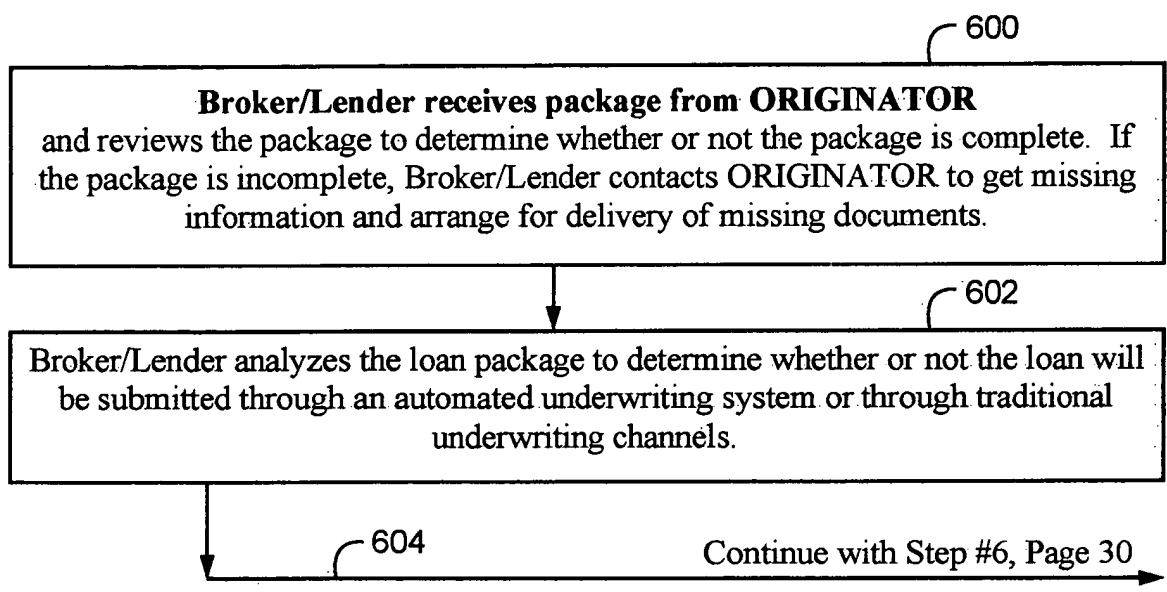


Fig. 3 (page 29 of 35)



STEP #6 - UNDERWRITING DECISION (AUTOMATED)

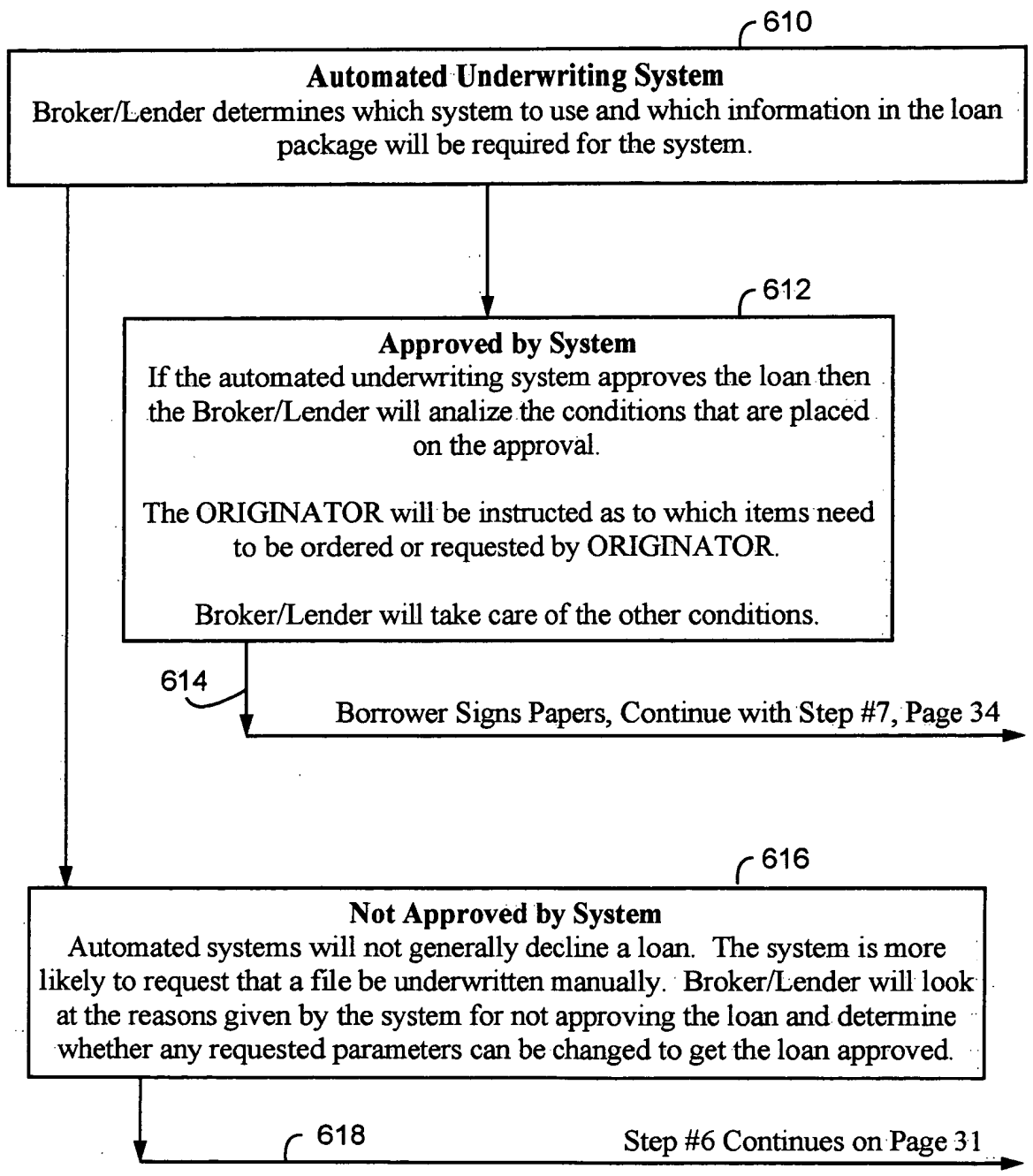


Fig. 3 (page 30 of 35)



29/47

STEP #6 - UNDERWRITING DECISION (AUTOMATED) - NOT ACCEPTED

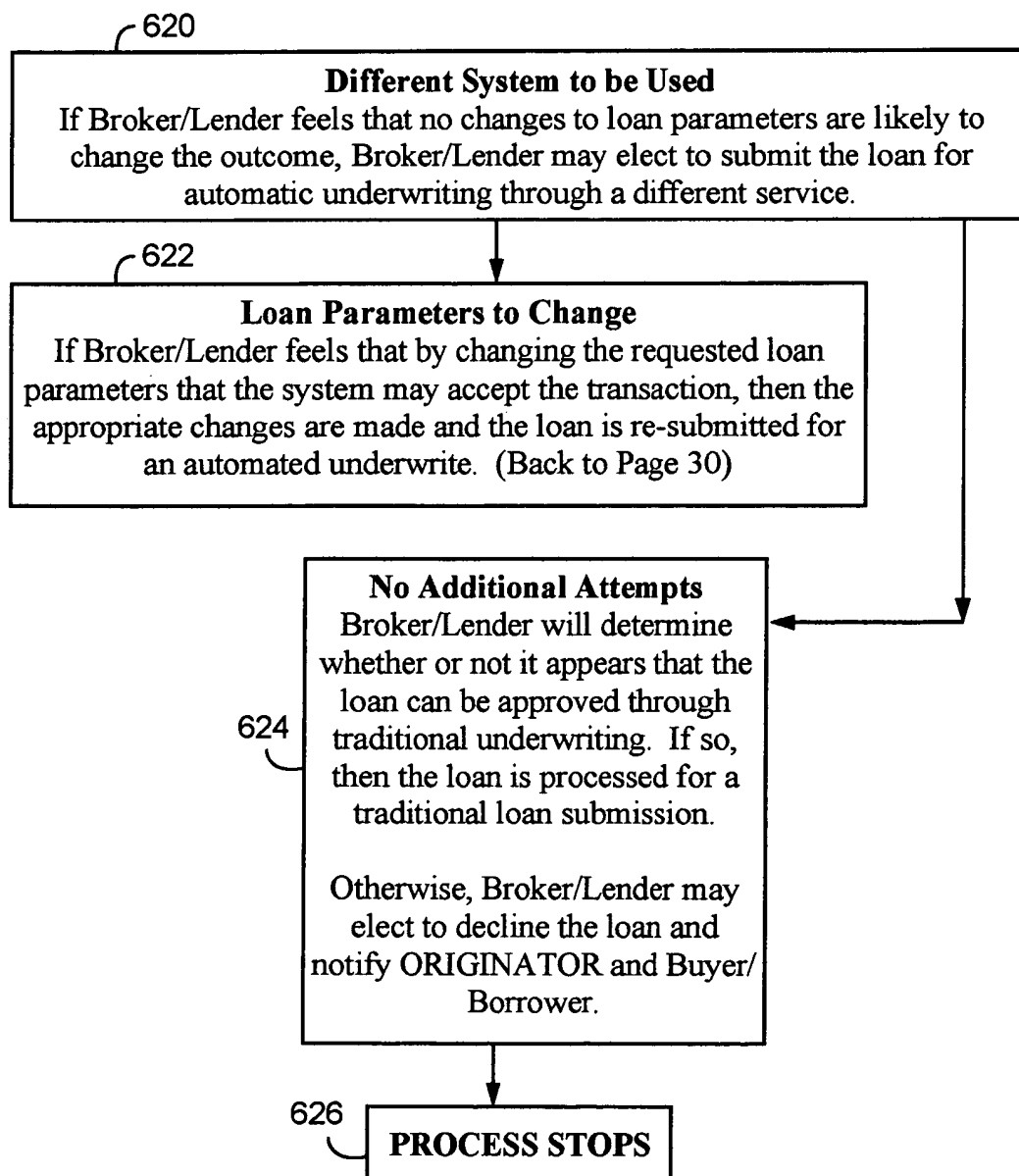


Fig. 3 (page 31 of 35)



30/47

STEP #6 - UNDERWRITING DECISION (TRADITIONAL)

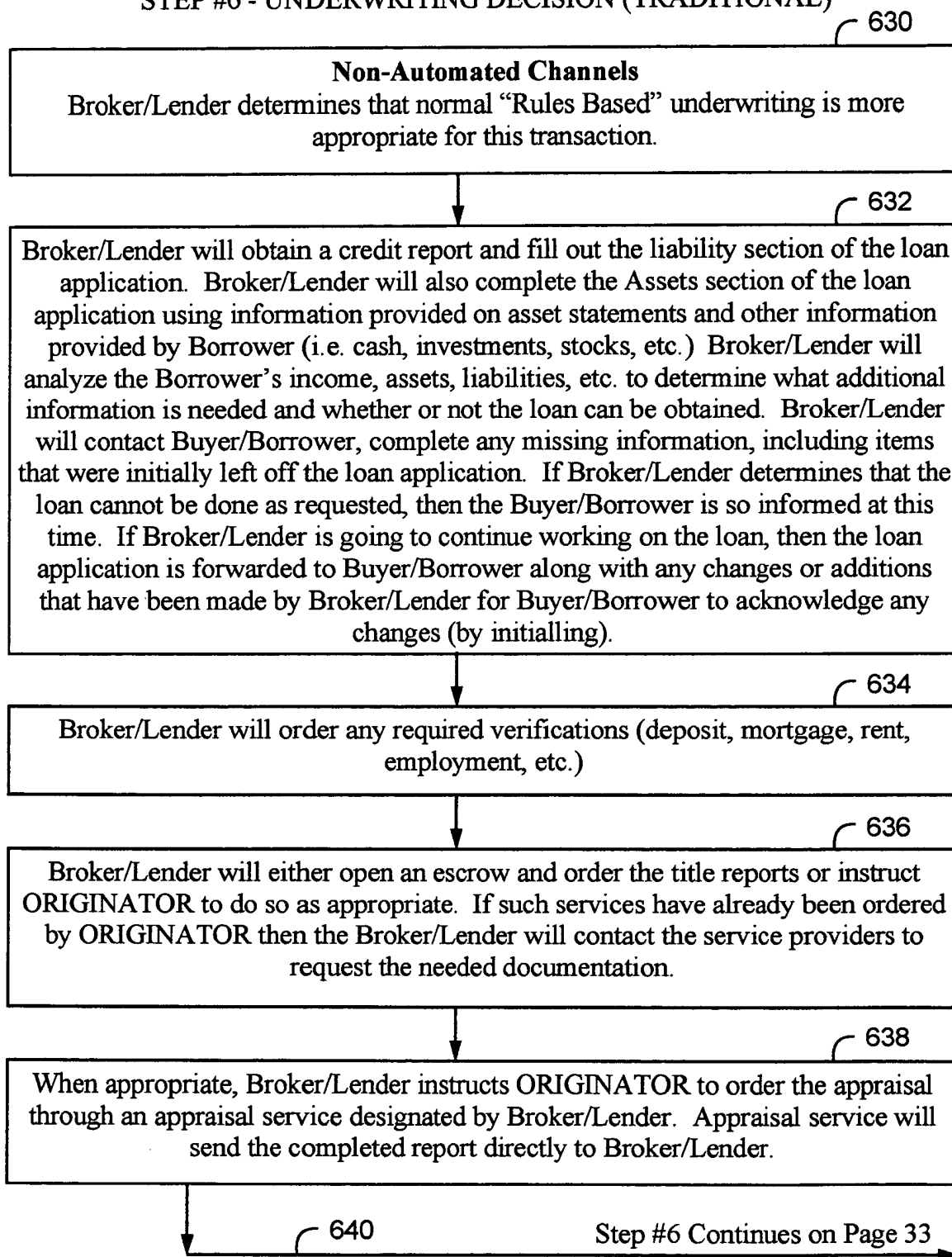


Fig. 3 (page 32 of 35)

STEP #6 - UNDERWRITING DECISION (TRADITIONAL)

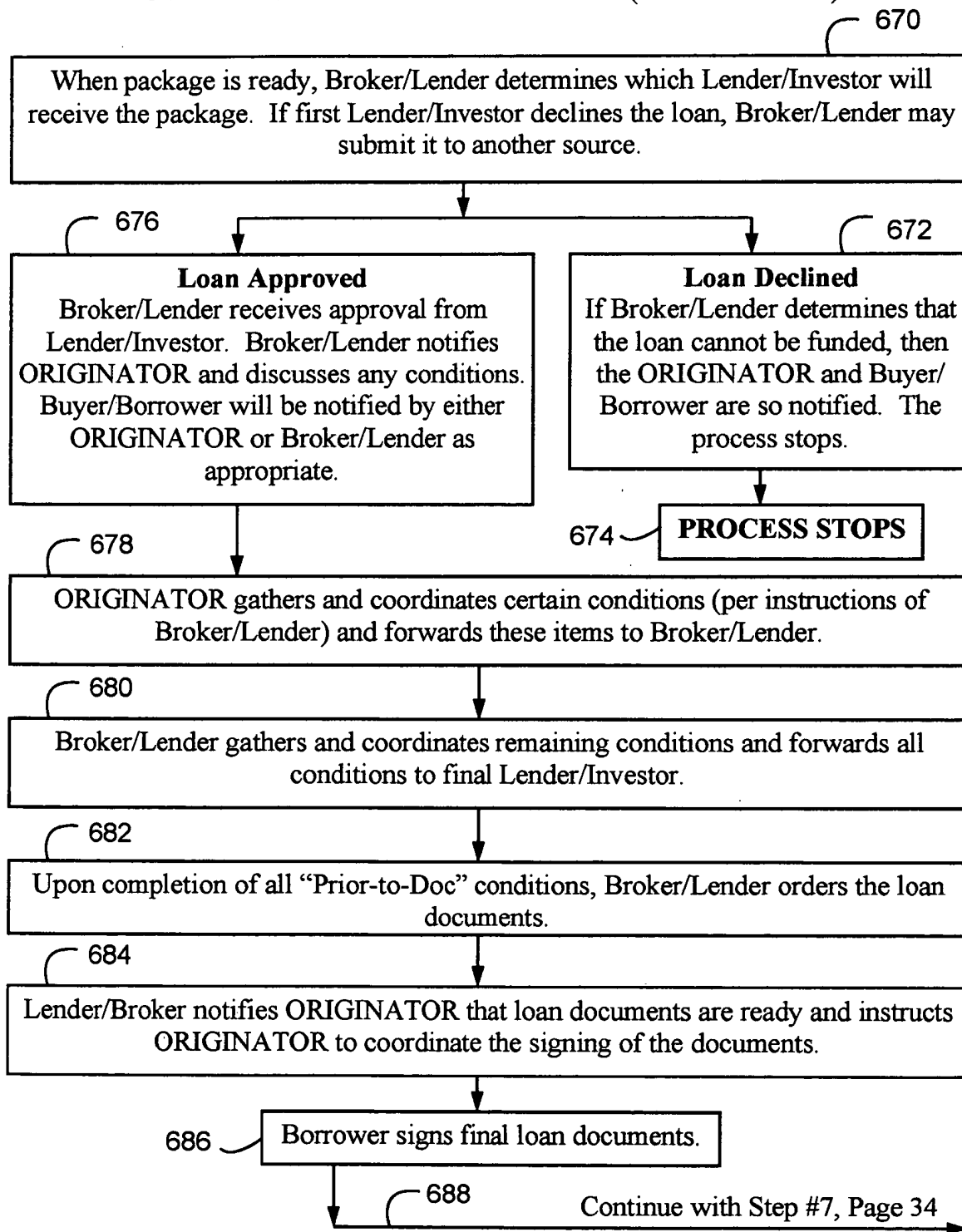


Fig. 3 (page 33 of 35)

STEP #7 - LOAN FUNDING

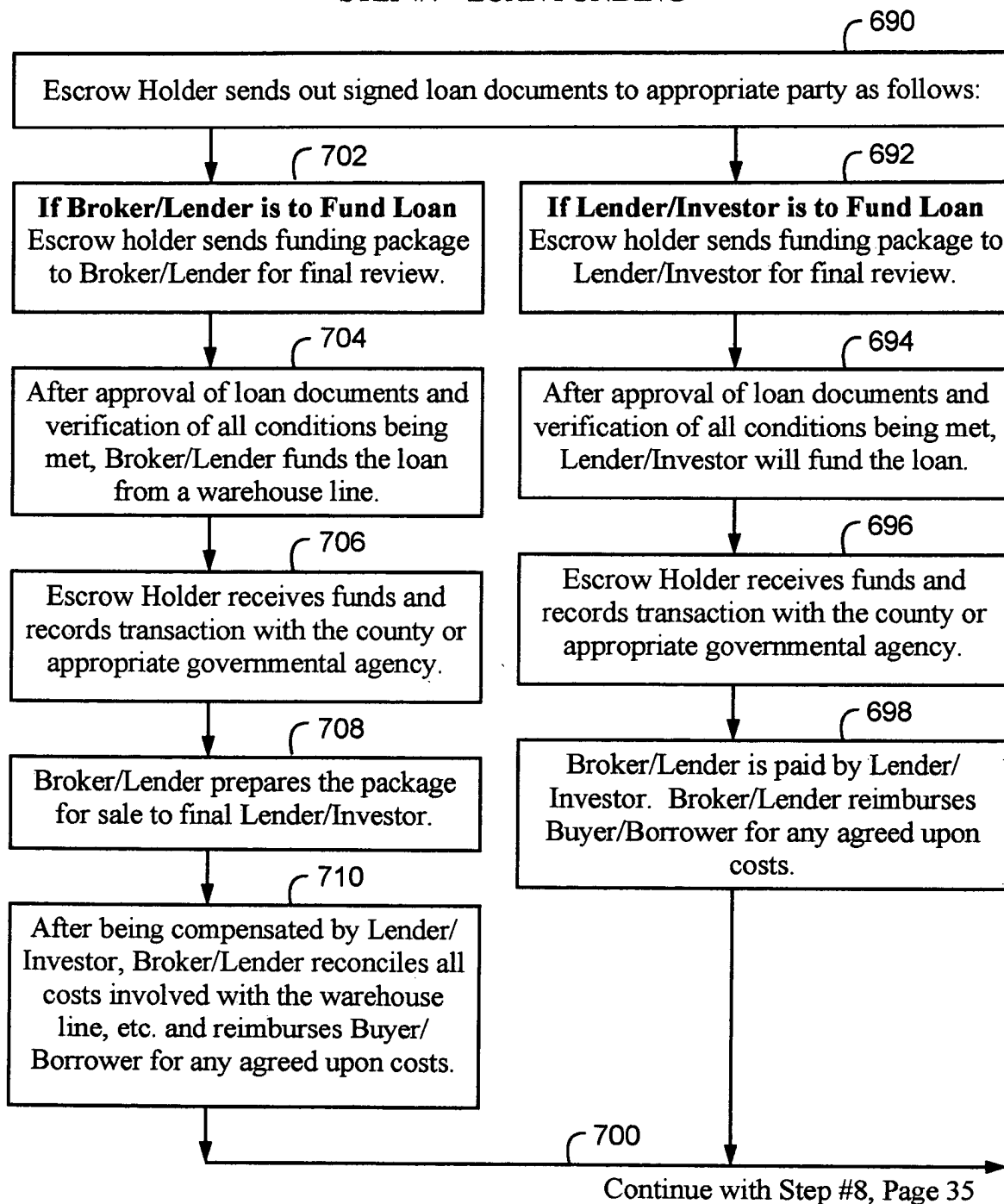
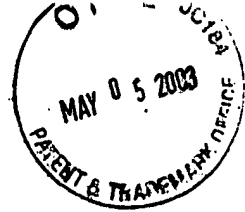


Fig. 3 (page 34 of 35)



33/47

STEP #8 - LOAN CLOSED

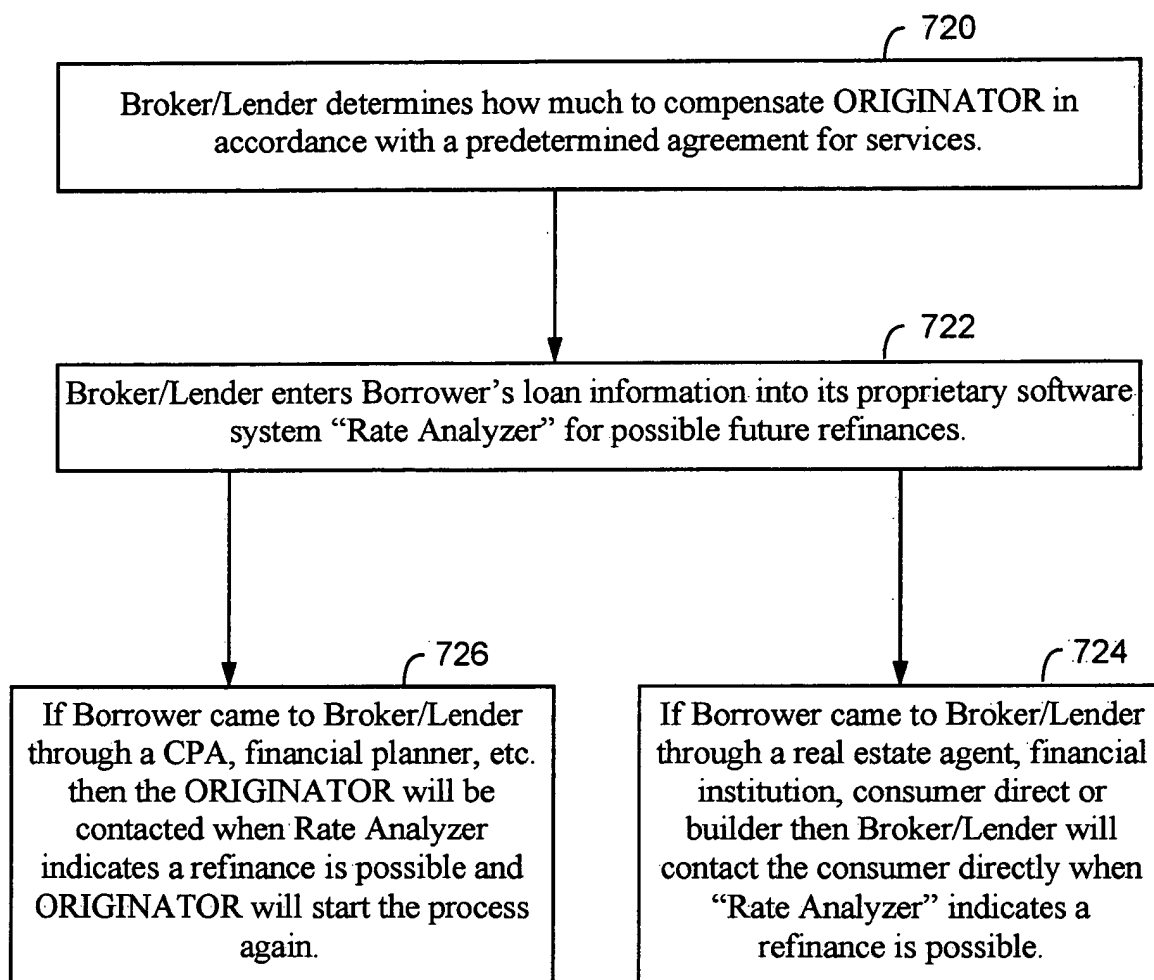
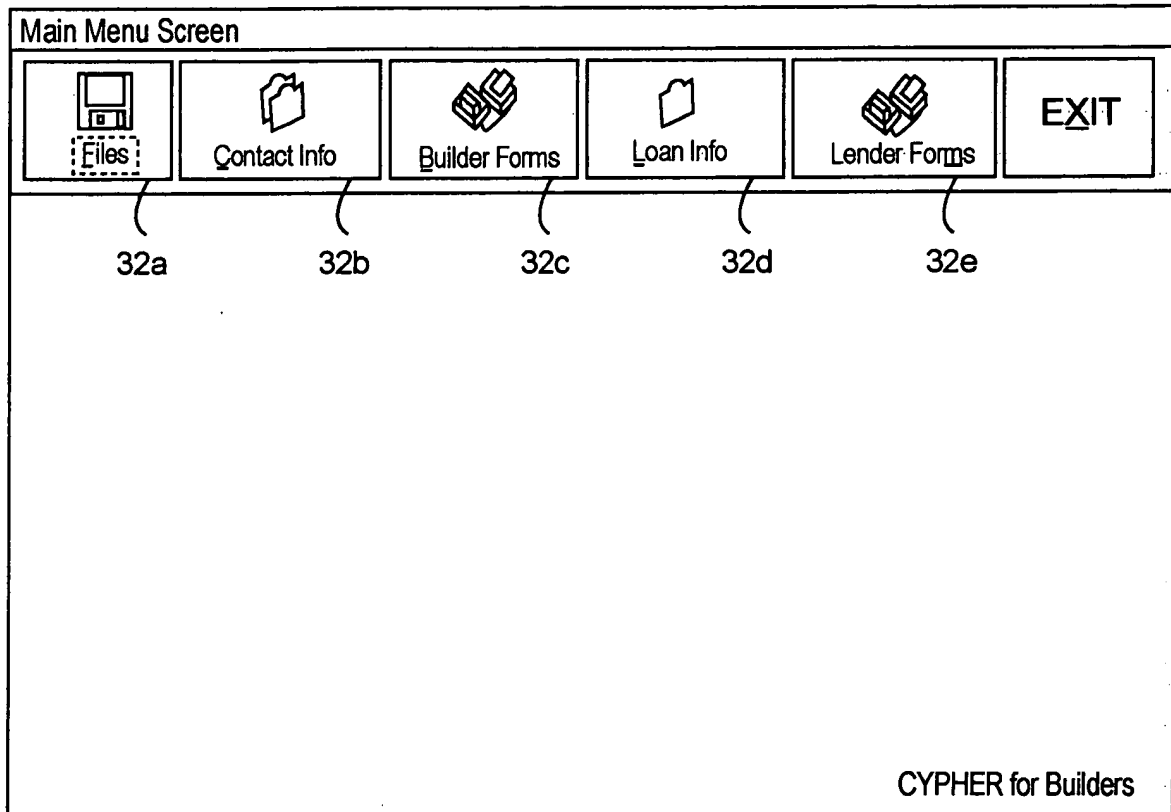
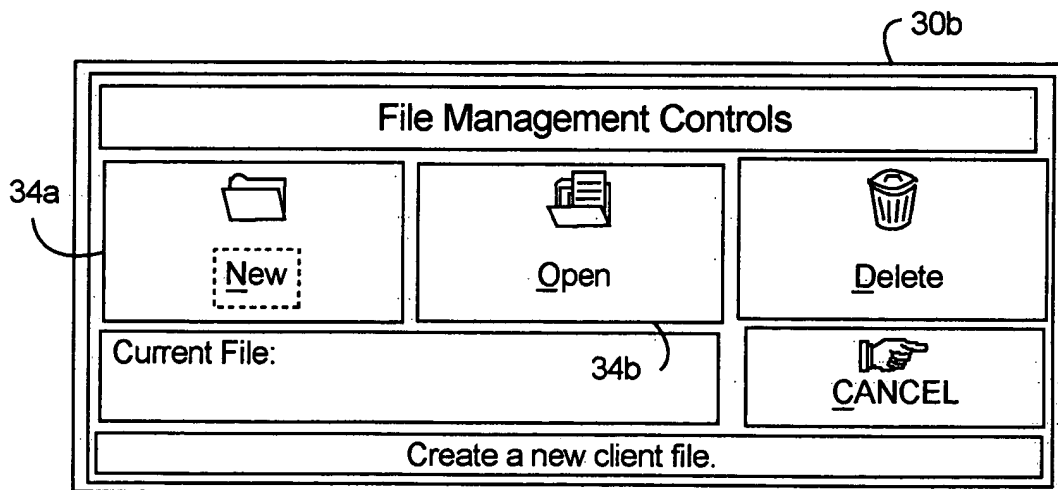


Fig. 3 (page 35 of 35)



30a

Fig. 4A



34a

34b

Fig. 4B



34a 35/47 30c

Contract Information - Lots and Costs (1 of 2) [X]

Lot <u>1</u> Block <u> </u> Unit (Phase) <u> </u>	Amount of daily penalty for late close to be listed in paragraph #6: <u>100</u> 34e
Our Lot # (if different from above) <u> </u>	Amount to be listed for liquidated damages [paragraph 14] <u>3000</u> 34d
Community Name <u>Sterling Village</u>	<input checked="" type="checkbox"/> Check if Subject to CC&Rs 34f
Street Address <u>1 Magnolia Avenue</u>	<input type="checkbox"/> Check if Subject to Prior Sale 34g
City <u>Rohnert Park</u> Zip <u>94928</u>	
County <u>Sonoma</u>	

Date of Price List <u>1/1/98</u>	Deposit Received this date [to escrow] <u>1000</u> 34i
Base Price per List Mentioned Above <u>245000</u>	Deposit Payable To [escrow company] <u>North American Ti</u> 34j
34b Lot Premium <u>500</u>	Date Additional Deposit to be Due <u> </u>
Upgrades per ATC #1 <u>6400</u>	Amount of Additional Deposit <u>0</u>
34k #s for other ATC's <u> </u>	Amt ATCs Rec'd <u>0</u>
Total for other ATC's <u>0</u>	Date Add'l ATCs Due <u> </u>
Total Purchase Price <u>251900</u>	Amt Add'l ATCs Due <u>0</u>
LTV to use for Loan Calcs <input type="radio"/> 100% <input type="radio"/> 97% <input type="radio"/> 95%	Loan Amount <u>201520</u> 34l
34h <input type="radio"/> 90% <input checked="" type="radio"/> 80% <input type="radio"/> Other [input loan manually] -->>	

Lender Information

Cost of Credit Report 55

Lender Name Wymac Capital

☒ Seller's Lender ☐ Other Lender

Date Loan Contingency Expires 2/25/98 34c

****NOTE**** The figures for purchase price and loan amount WILL NOT be automatically carried forward to the loan screens because the initial numbers usually lack a significant amount of options and the loan applied for may be too low. Try to estimate high on the requested loan amount on the loan screen

Next Previous Main Menu

34m

Fig. 4C

30d

Contract Information - Buyer Info (2 of 2) [] [] [X]

Buyers[s] Name[s] <u>John Smith</u>	<u>Mary Smith</u> 36f
Present Address <u>123 S. Main Street</u>	<u>123 S. Main Street</u>
36b City, State ZIP <u>Walnut Creek, CA 94596</u>	<u>Walnut Creek, CA 94596</u>
36c Home Phone <u>[510] 932-1234</u>	<u>[510] 932-1234</u>
Do You <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>3</u> Yrs at Address	Do You <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <u>3</u> Yrs at Address
36d Monthly Rent/Mtg Payment <u>1100</u>	Monthly Rent/Mtg Payment <u>1100</u>
Market Value of Home [if homeowner] <u>145000</u>	Market Value of Home [if homeowner] <u>145000</u>
Copy Address Info to Co-Buyer	
36g Social Security Number <u>123-45-6789</u> 36i	36h Social Security Number <u>987-65-4321</u> 36j
Buyer's Employment	Co-Buyer's Employment
<input type="radio"/> Employed Job Title <u>Custodian</u>	<input checked="" type="radio"/> Employed Job Title <u>Receptionist</u>
<input checked="" type="radio"/> Self-Employed Employer <u>We Klean U</u>	<input type="radio"/> Self-Employed Employer <u>Spectacles</u>
<input type="radio"/> Retired Bus. Address <u>123 S. Main Street</u>	<input type="radio"/> Retired Bus. Address <u> </u>
<input type="radio"/> Not Employed Bus. Address <u>Walnut Creek, CA</u>	<input type="radio"/> Not Employed Bus. Address <u>Walnut Creek</u>
Years There <u>3</u>	Years There <u>5</u>
Bus. Phone <u>[510] 932-1234</u>	Bus. Phone <u>[510] 932-0000</u>
Monthly Income <u>4500</u>	Monthly Income <u>1200</u>

Next Previous Main Menu 36a

Fig. 4D

36/47

30e

Loan Information - Screen 1 of 3

Est. Final Purchase Price [With ALL Options] 255000

38a Loan Amount 204000

38b Terms for 1st Mtg
 Rate 7.25
 Term [Years] 30
 Balloon? ☐ ☒
 Yrs to Balloon 0
 Points to Charge 0

Escrow/Title/Tax Issues
 Escrow Fee
 Owner's Title Ins.
 Lender's Title Ins.
 Transfer Tax 0

NOTE Only input these items if they will be charged to the buyers. If you are giving a credit for using Builder's Lender and want these fees to be paid in part by that credit then enter them here. Note that in many counties the transfer tax is almost seller paid.
☐ Check for Tax/Insurance Impounds

Amort Type ☒ Fixed ☐ ARM
 Loan Type ☒ Conv. ☐ VA ☐ FHA

Credit to Closing Costs
 Amount of Credit towards closing costs to show on application 2000

Next
 Previous
 Main Menu

Fig. 4E

Loan Information - Screen 2 of 3

If the answer to any questions 'a' through 'i' is "YES" then attach explanation (ON NEXT SCREEN)

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgements against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This includes such loans as home mtg, SBA Loans, home improvement loans, educational loans, mobile home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, incl. date, name/address of lender, FHA or VA case #, if any and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "YES" give details as described in the preceding section.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or co-endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. You intend to occupy property as primary residence?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Have you had ownership in property in last 3 yrs? If yes select appropriate answers from list below	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Borrower
 PR - Principal Res.
 Owned w/Spouse

Co-Borrower
 PR - Principal Res.
 Owned w/Spouse

Next
 Previous
 Main Menu

Fig. 4F

37/47

30g

Loan Information - Screen 3 of 3

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

<input type="checkbox"/> Do not wish to provide <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not Hispanic <input type="checkbox"/> Female <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic <input checked="" type="checkbox"/> White, not Hispanic <input type="checkbox"/> Other (specify) <input type="text"/>	<input type="checkbox"/> Do not wish to provide <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not Hispanic <input checked="" type="checkbox"/> Female <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic <input checked="" type="checkbox"/> White, not Hispanic <input type="checkbox"/> Other (specify) <input type="text"/>
---	--

38g

Use the following text boxes to attach any explanations required for declarations section or any other information that needs to be included on page 4. The system will automatically carry over any additional assets/liabilities on its own.

38h

Next
Previous
Main Menu

44

Fig. 4G

Print Menu - Loan Forms

Forms Needed for Application Packet

- ☒ 1003 - Page 1
- ☒ 1003 - Page 2
- ☒ 1003 - Page 3
- ☒ 1003 - Page 4
- ☒ CA Form 883 - Page 1
- ☒ CA Form 883 - Page 2
- ☒ Fair Lending Notice (CA and Federal)
- ☒ Info Disclosure Auth.
- ☒ CA Appraisal Notice
- ☒ Mortgage Broker Agreement
- ☒ IRS 4506 Income Verification

Print Forms

Done

30i

48

Print Menu - Builder Forms

- ☒ Buyer Profile
- ☒ Purchase Contract - P1
- ☒ Purchase Contract - P2
- ☒ Purchase Contract - P3
- ☒ Lender Disclosure Statement
- ☒ Disclosure on assets/Liabilities

Print Forms

Done

30h

46

Fig. 4H

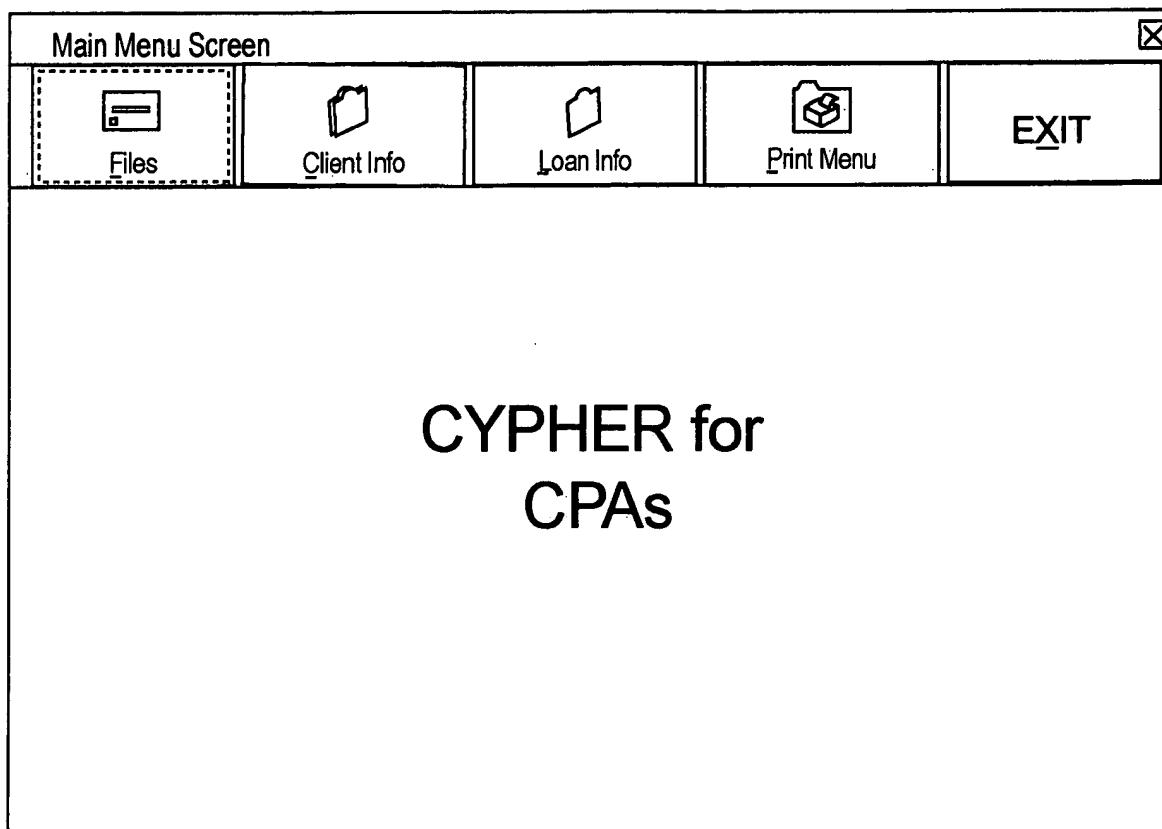


Fig. 5A

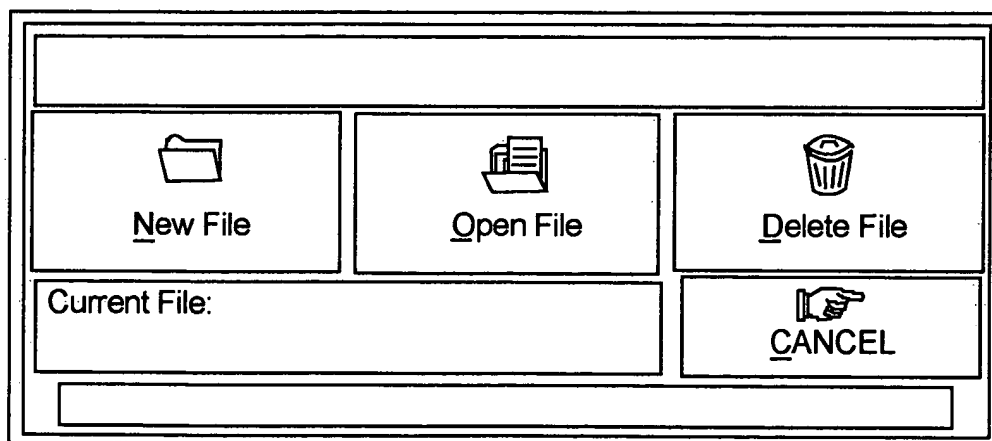


Fig. 5B



39/47

Client Information Screen			
Borrower(s) Name(s)		John Smith	
Present Address		123 S. Main Street	
City, State ZIP		Walnut Creek, CA 94596	
Home Phone		(925) 932-1234	
Do You <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent		4 Yrs at Address	
Monthly Rent/Mtg Payment		\$1,500.00	
Market Value of Home [if homeowner]		\$250,000.00	
<input type="checkbox"/> Copy Address Info to Co-Borrower			
Social Security Number		123-45-6789	
Social Security Number		987-65-4321	
Copy Address from Borrower's Address Above		Subject Property Address	
		123 S. Main Street - Walnut Creek, CA	
<input type="checkbox"/> Self-Employed		Job Title	
Years There		Employer	
4		City of Walnut Creek	
Bus. Address			
Monthly Income		Phone	
\$4,000.00		(925) 935-0000	
<input type="checkbox"/> Self-Employed		Job Title	
Years There		Employer	
5		Cal-Trans	
Bus. Address			
Monthly Income		Phone	
\$4,000.00		(925) 937-9990	
<input type="button" value="Main Menu"/>			

Fig. 5C

50

Loan Information -- Screen 1 of 3			
Property Value			
250000			
Are there other liens on this property for which borrower is obligated? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Lienholder's Name:		Amt Owing:	Priority:
Bank of America		\$200,000.00	First
52a		\$0.00	
		\$0.00	
Loan Amount			
Loan Amount			
\$200,000.00			
Escrow Fee			
\$372.00			
Lender's Title Fee			
\$620.90			
<input checked="" type="checkbox"/> Check for Impounds for Taxes/Ins.			
<input checked="" type="checkbox"/> Check for No Point/No Fee Loan			
Terms for 1st Mtg			
Rate			
7.25			
Term [Years]			
30			
Balloon? <input type="radio"/> Yes <input checked="" type="radio"/> No			
Yrs to Balloon			
0			
Points to Charge			
0			
Amort Type		Loan Type	
<input checked="" type="radio"/> Fixed		<input checked="" type="radio"/> Conventional	
<input type="radio"/> ARM		<input type="radio"/> VA	
		<input type="radio"/> FHA	
<input type="button" value="Next"/>			
<input type="button" value="Previous"/>			
<input type="button" value="Main Menu"/>			

Fig. 5D

40/47

Loan Information - Screen 2 of 3		Borrower		Co-Borrower	
If the answer to any questions 'a' through 'l' is "YES" then attach explanation (ON NEXT SCREEN)		Yes	No	Yes	No
a. Are there any outstanding judgements against you?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b. Have you been declared bankrupt in the last 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you party to a lawsuit?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This includes such loans as home mtg., SBA Loans, home improvement loans, educational loans, mobile home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes" provide details, incl. date, name/address of lender, FHA or VA case #, if any and reasons for the action.)		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "YES" give details as described in the preceding section.		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Are you obligated to pay alimony, child support or separate maintenance?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
i. Are you a co-maker or co-endorser on a note?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
j. Are you a U.S. citizen?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
l. You intend to occupy property as primary residence?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
m. Have you had ownership in property in last 3 yrs? If yes select appropriate answers from list below		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Borrower		Co-Borrower			
PR - Principal Res. <input type="button" value="v"/>		PR - Principal Res. <input type="button" value="v"/>			
Owned w/Spouse <input type="button" value="S"/>		Owned w/Spouse <input type="button" value="S"/>			

Fig. 5E

Loan Information - Screen 3 of 3	
X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<input type="checkbox"/> Do not wish to provide <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not Hispanic <input type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> White, not Hispanic <input type="checkbox"/> Other (specify) <input type="text"/>	<input type="checkbox"/> Do not wish to provide <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Black, not Hispanic <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Asian or Pacific Islander <input checked="" type="checkbox"/> White, not Hispanic <input type="checkbox"/> Other (specify) <input type="text"/>
<p>Use the following text boxes to attach any explanations required for declarations section or any other information that needs to be included on page 4. The system will automatically carry over any additional assets/liabilities on its own.</p> <div style="border: 1px solid black; height: 150px; width: 100%;"></div>	
<input type="button" value="Next"/> <input type="button" value="Previous"/> <input type="button" value="Main Menu"/>	

Fig. 5F



41/47


Print Menu - Loan Forms [CPA Version]

☒ 1003 - Page 1
☒ 1003 - Page 2
☒ 1003 - Page 3
☒ 1003 - Page 4

☒ CA 883 - Page 1
☒ CA 883 - Page 2

☒ Fair Lending Notice
☒ Information Disclosure Authorization
☒ CA Appraisal Notice

☒ IRS 4506
☒ Wymac/CPA Disclosure
☒ Asset/Liabilities Disclosure


Print Forms

☒ Print ALL forms on LEGAL sized paper [default].
☐ Print Letter sized forms on LETTER sized paper



DONE

Fig. 5G

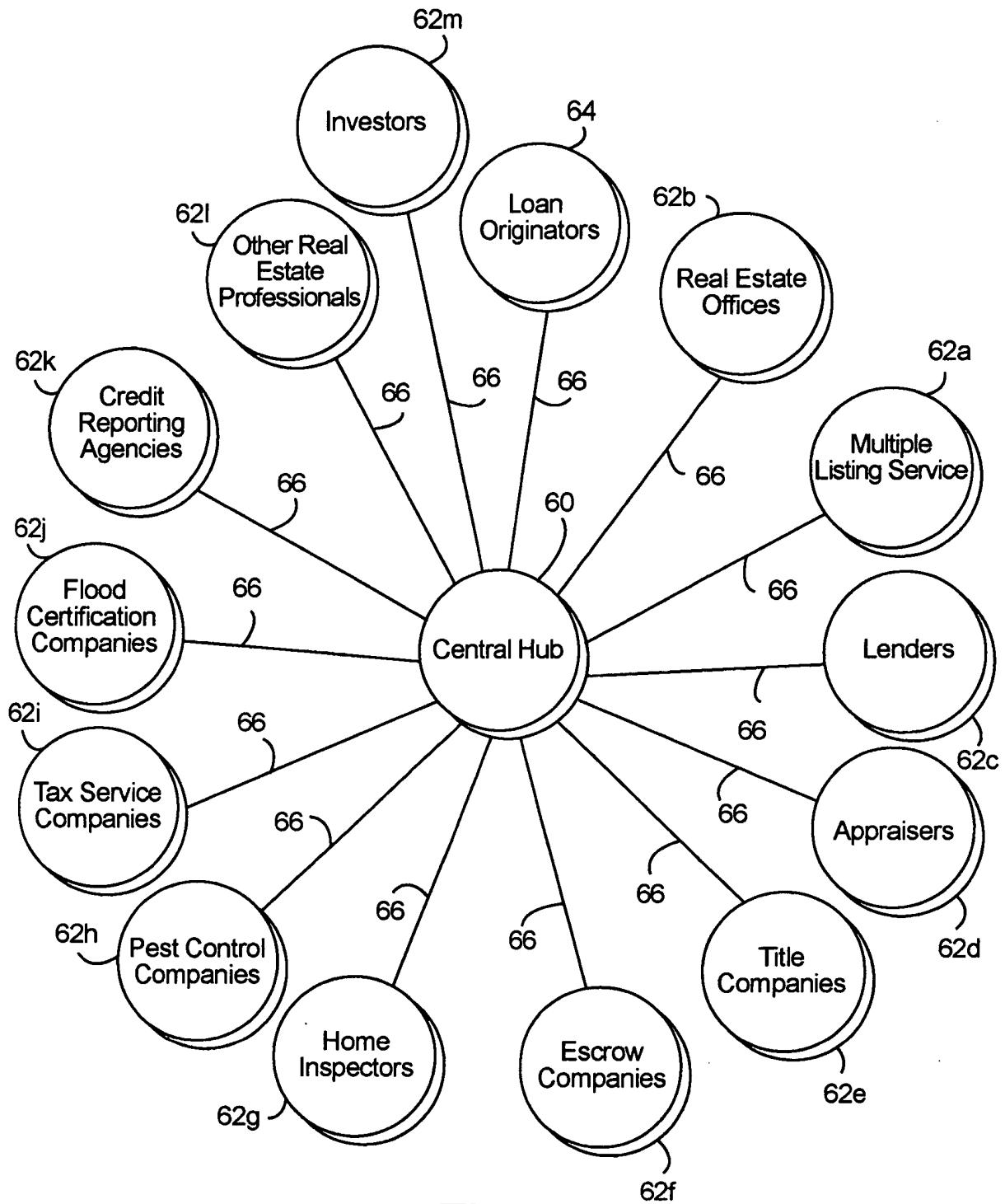


Fig. 6

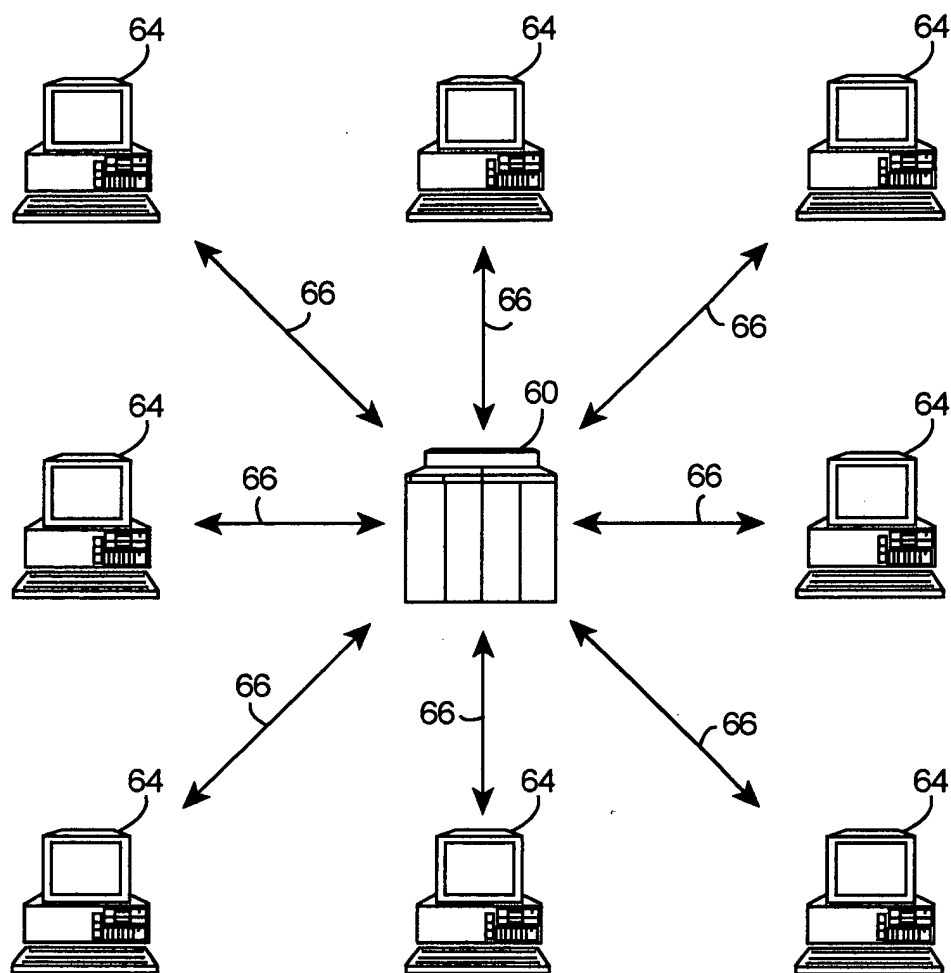


Fig. 7



44/47

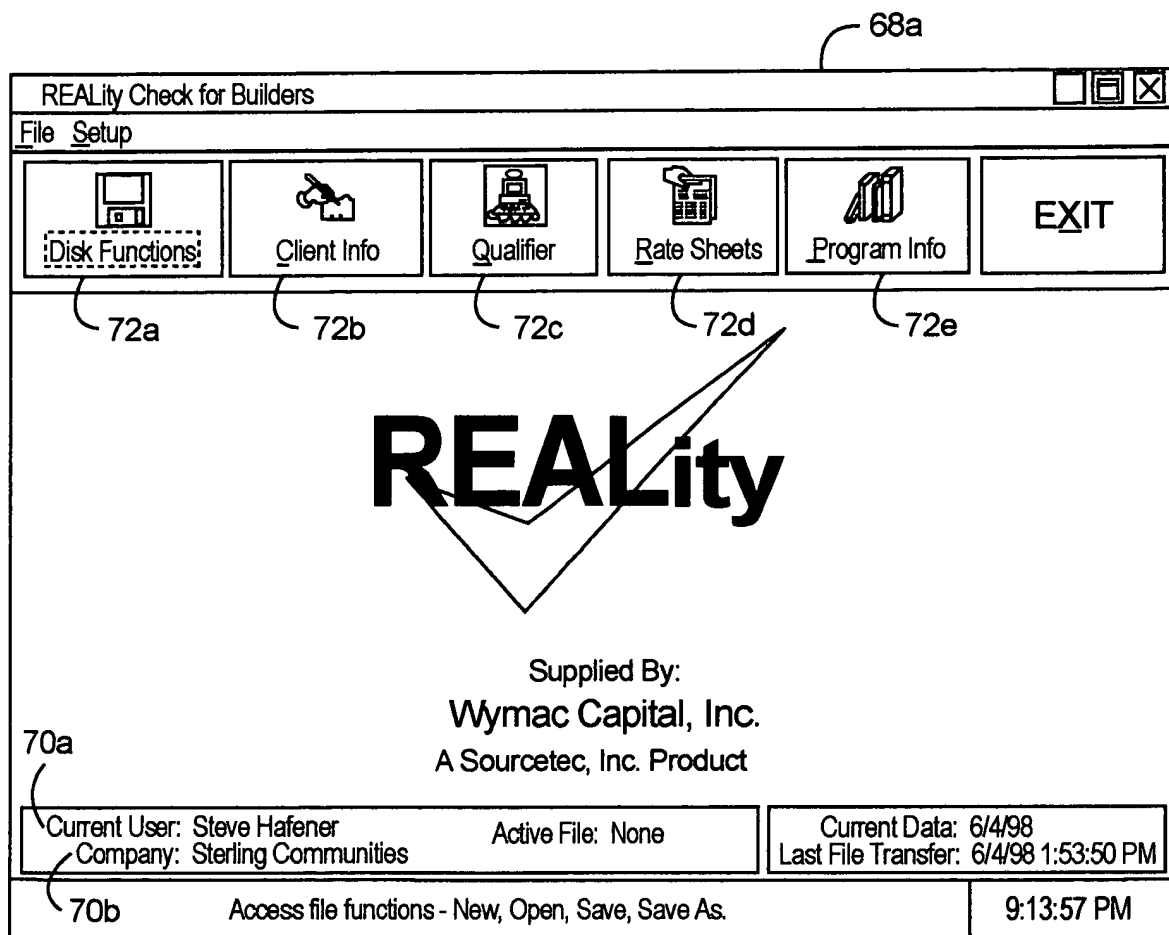


Fig. 8A

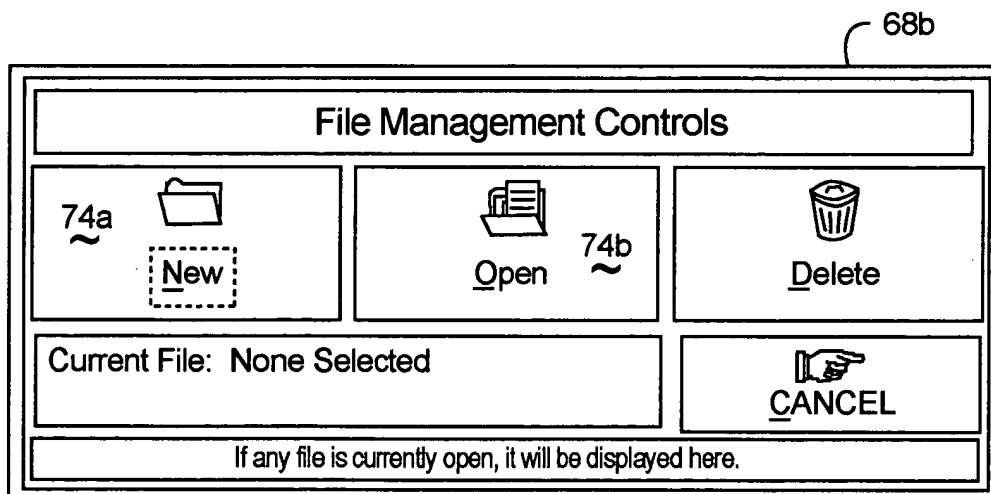


Fig. 8B



45/47

68c

Client Information Screen

Client(s) Name(s)

John

First

Mary

Smith

Last

Smith

123-45-6789

SSN

987-65-4321

76a

76e

Current Address:

76b

Street

Address: 123 S. Main Street

City: Walnut Creek

State: CA

ZIP Code: 94596

Financial Info:

Amount of money available for down payment:

\$51,000.00

New Address:

Street

Address: Lot #1 at Sterling Village

City: Rohnert Park

State: CA

ZIP Code: 94928

Income - Client #1

76d

\$4,000.00

☐ Weekly

☐ Annually

☒ Monthly

☐ Self-Employed

Income - Client #2

76d

\$14,000.00

☐ Weekly

☐ Annually

☐ Monthly

☐ Self-Employed

76f

Phone Numbers:

Filename: [required]

Home: (0) -

TEST2.SRC

Work1: (0) -

76c

Work2: (0) -

Done

Fig. 8C

68d

Qualification Screen

78a

Calculation Type:

If you have a specific home or price in mind, select this option button to see if you can qualify, and under which programs.

☒ Specific Home or Price

Select this option if you don't really know your price range, and want to see the most you can qualify for.

☐ How Much Can We Get?

Pick One

Funds available for down payment:

78e

3%

5%

10%

20%

78f

Purchase Price:

\$245,000.00

78b

Is this home a condominium?

☐ Yes

☒ No

78c

Current monthly expenses for det that's "Non-Housing"

\$125.00

78d

What is current monthly rent or mortgage payment?

\$0.00

Client Name(s): Smith/Smith

Total Monthly Income: \$5166.67

Current Address: 123S. Main Street
Walnut Creek, CA 94596

New Address: Lot #1 at Sterling Village
Rohnert Park, CA 94928

Calculate

78g

CANCEL

Fig. 8D



46/47

68e

Calculation Results								
	Rate #1	Points (#1)	Payment (#1)	PITI #1	Debt Ratios #1	Rate #2	Points (#2)	Pay (#)
30 Yr Fixed Conforming	6.75%	2	\$1258.28	\$1584.95	30.7/33.1	7%	1	\$129
30 Yr Fixed Conforming 2-1 Buydown	5.625%	2	\$1116.77	\$1443.44	27.9/30.4	5.875%	1	\$114
30 Yr Fixed Jumbo	7%	2	\$1290.69	\$1617.35	31.3/33.7	7.25%	1	\$132
30 Yr Fixed Jumbo Quick-Qualifier	7.375%	2	\$1339.91	\$1666.58	32.3/34.7	7.625%	1	\$137
30 Yr NO RATIO Fixed	7.5%	2	\$1356.48	\$1683.14	32.6/35.0	7.75%	1	\$138

Info on Deal:
File Name: TEST2.SR
Purchase Price: \$245,000.00
Loan Amount: \$194,000.00
Monthly Income: \$5,166.67
Percent Down: 20.82%
Taxes: \$255.21 Insurance: \$71.46

80b Pre-Qual

☒ w/Shading
☐ w/o Shading

80a Print Info

☒ Summary
☐ Detailed

80c Done

Fig. 8E

68f

Qualification Information							
	Maximum Loan Amount	Maximum Purchase Price	Loan To Value	Rate	Points (#2)	Payment	Tax (estim)
30 Yr Fixed Conforming	\$210,979.91	\$261,979.91	80.53%	6.750%	2.000%	\$1,368.41	\$272
30 Yr Fixed Conforming 2-1 Buydown	\$217,641.29	\$268,641.29	81.02%	5.625%	2.000%	\$1,252.87	\$279
15 Yr Fixed Conforming	\$174,744.80	\$225,744.80	77.41%	6.500%	2.000%	\$1,522.21	\$235
30 Yr Fixed Jumbo Quick-Qualifier	\$206,827.17	\$257,827.03	80.22%	7.000%	2.000%	\$1,376.03	\$268
30 Yr Fixed Jumbo	\$200,468.17	\$251,468.17	79.72%	7.375%	2.000%	\$1,384.58	\$261
30 Yr NO RATIO Fixed	\$204,000.00	\$255,000.00	80.00%	7.500%	2.000%	\$1,426.40	\$265

Info on Deal:
File Name: TEST2.SR
Down Payment: \$51,000.00
Monthly Income: \$5166.67

82a Print Info

82b ☒ Summary
☐ Detailed

Done

Fig. 8F



47/47

68g

Loan Program Listing

30 Yr Fixed Conforming
30 Year Fixed Conforming 2-1 Buydown
15 Yr Fixed Conforming
30 Year Fixed Jumbo
30 Year Fixed Jumbo Quick-Qualifier
30 Yr NO RATIO Fixed
15 Year Fixed Jumbo
COFI No Neg - 40 Yr
1 Yr MTA (No Neg)
11th District COFI Neg-Am (40 Yr)
MTA Neg-AM
3 Yr. Fixed/1Yr. ARM

View Details

Print List

Return to Main

84a

84b

Fig. 8G

68h

Detailed Program Information

Program Name: 30 Yr NO RATIO Fixed

Loan Term: 30 years Index: FIXED Margin: Life Cap:

Maximum LTV: 80 75 65 55

Max. Amounts: \$400,000 \$650,000 \$1,000,000 \$3,000,000

Income Docs: No Ratio Required cash reserves:

Rates: 7.500% 7.750% 8.000% This information is intended for licensed real estate professionals only and may not be distributed to the general public. NO APR% HAVE BEEN CALCULATED FOR THIS REPORT

Qual. Rates: 7.500% 7.750% 8.000%

Points 2.000 1.000 0.000

Print Info

Return to List

Important Notes:
This program simply does not require calculation of debt/income ratios. Any income information is left blank on the application. Requirements for liquid reserves and credit scores vary.

NOTE: All rates and programs are subject to change without notice. Wymac Capital, Inc. assumes no liability for errors or omissions of any kind. All programs assume 'A' quality credit and property unless otherwise noted. Other restrictions may apply.

Fig. 8H